Cycle Date: December-2010
Run Date: 03/09/2011
Interval: Annual

		interval.	Ailliaai
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 Count of CU :
 126

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Charter-Region-SE-District: N/A - N/A - N/A - N/A Parameters:

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

<sup>\*</sup>Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

		Cummon, Eineneiel In	formation	n			1		
Return to cover		Summary Financial In For Charter :		1					
03/09/2011		Count of CU:	-						
CU Name: N/A		Asset Range :		N // 45 0	A II + O		L		
Peer Group: N/A	-			Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Federa	ally Insured State Cred	lit
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
ASSETS:	Amount	Amount	76 City	Amount	76 City	Amount	76 City	Amount	76 City
Cash & Equivalents	622,677,107	593,307,753	-4.7		14.8		8.6	696,894,235	-5.8
TOTAL INVESTMENTS		1,326,280,870						2,573,940,266	13.8
Loans Held for Sale	1,226,130,634 3,581,227	3,618,512			54.6	, , ,			24.0
Loans neid for Sale	3,301,221	3,010,312	1.0	5,592,861	54.6	13,802,003	140.0	17,111,730	24.0
Real Estate Loans	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8
Unsecured Loans	518,605,652	557,464,027				564,527,593		579,159,487	2.6
Other Loans	2,667,820,765	2,589,874,586			1.2	2,702,986,112		2,575,615,405	-4.7
TOTAL LOANS	5,558,913,199	5,659,292,381				6,077,263,042		6,043,926,714	-0.5
(Allowance for Loan & Lease Losses)	(42,351,210)	(44,566,862)					25.4	(69,314,297)	3.0
Land And Building	180,917,647	201,703,529		,		224,794,382	2.5	228,541,194	1.7
Other Fixed Assets	43,221,572	44,169,602	-			39,797,072	-9.2	35,261,445	-11.4
NCUSIF Deposit	59,119,088	60,768,301		, ,	-12.5	, ,		79,828,735	7.1
All Other Assets						, ,	14.8		-2.4
	139,156,110	119,155,438		, ,				144,165,063	2.5
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,750,355,085	2.5
LIABILITIES & CAPITAL:	47.000.040	00.000.000	40.4	47.044.074	440	44.407.000	40.0	10,000,055	44.5
Dividends Payable	17,930,343	20,336,983	-		-14.9	14,487,932	-16.3	12,392,255	-14.5
Notes & Interest Payable	327,145,844	352,161,806			0.9	524,378,218	_	301,012,245	-42.6
Accounts Payable & Other Liabilities	70,339,420	67,335,402				71,852,766		71,063,086	-1.1
Uninsured Secondary Capital	0					0		0	N/A
TOTAL LIABILITIES	415,415,607	439,834,191						384,467,586	-37.0
Share Drafts	899,949,083	872,186,747					22.4	1,227,259,602	5.4
Regular shares	1,903,623,952	1,747,444,277			-			2,168,796,621	8.0
All Other Shares & Deposits	3,664,227,852	3,985,967,047				4,771,031,554		4,974,901,821	4.3
TOTAL SHARES & DEPOSITS	6,467,800,887	6,605,598,071						8,370,958,044	5.4
Regular Reserve	239,307,275	246,502,104			-		-2.2	244,956,969	1.2
Other Reserves	229,698,160	242,288,439						274,370,872	2.7
Undivided Earnings	439,143,445							475,601,614	6.0
TOTAL EQUITY	908,148,880	918,297,262					3.3	994,929,455	3.9
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,750,355,085	2.5
INCOME & EXPENSE									
Loan Income*	358,625,658	383,793,822						376,309,592	-3.8
Investment Income*	73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	58,089,079	-2.2
Other Income*	132,418,297	137,556,678	3.9	147,497,974	7.2	167,126,892	13.3	182,765,116	9.4
Total Employee Compensation & Benefits*	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	177,368,677	5.1
Temporary Corporate CU Stabilization									
Expense & NCUSIF Premiums*/2	N/A	N/A	-	N/A		41,589,881		21,080,924	-49.3
Total Other Operating Expenses*	160,609,540	171,062,772	6.5	180,904,138	5.8	177,951,600	-1.6	186,219,961	4.6
Non-operating Income & (Expense)*	1,688,349	2,458,517	45.6	-4,877,940	-298.4	-10,985,319	-125.2	-1,717,854	84.4
NCUSIF Stabilization Income*	N/A	N/A		N/A		41,778,993		0	-100.0
Provision for Loan/Lease Losses*	31,923,940	40,655,506	27.4	57,795,884	42.2	79,654,042	37.8	64,995,318	-18.4
Cost of Funds*	183,386,313	220,641,644	20.3	195,136,398	-11.6			124,494,482	-20.1
NET INCOME (LOSS) EXCLUDING STABILIZATION									
EXPENSE & NCUSIF PREMIUM */1	N/A	N/A		N/A		66,450,153		62,367,495	-6.1
Net Income (Loss)*	48,200,324							41,286,571	66.1
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	126	-3.1
* Income/Expense items are year-to-date while the related %chan	ge ratios are annualized.								
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss		on Expense.							
<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabiliza		vnonce and NCURIE Bare	oiume					4 C	Einanaia!
For December 2010 and forward, this account includes Temporary C	orporate CO Stabilization E	xperise and NCUSIF Pren	iiums.		1			1. Summary	rmancial

GOUNT OF CUIN Peer Group: N/A  Peer Group: N/A  Count of CU in Peer Count of Cuin In Peer Count In In Indian Indian In Indian Indian In Indian In Indian In Indian In Indian In Indian In Indian	r Charter :	N/A									
Count of CU in Per Count of Cu i	or Charter :										
Count of CU in Per	unt of CU:	126									
Dec-2006	set Range :										
Dec-2006	Criteria :	Region: Natio	n * Peer Group	o: All * State =	'MO' * Type In	cluded: Feder	ally Insured S	tate Credit			
CAPITAL ADEQUACY   Net Worth/Total Assets   11.70	er Group :	N/A		<u>Dec-2009</u>			Dec-2010				
Net Worth/Total Assets	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Dec-2010	PEER Avg	Percentile**			
Net Worth/Total Assets Election (if used) Total Delinquent Loans / Net Worth Solvency Evaluation (Estimated) Classified Assets (Estimated) / Net Worth ASSET QUALITY Delinquent Loans / Total Loans Net Charge-Offs / Average Loans Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest. 100.71 Accum Unreal G/L On AFS/Cost Of AFS -1.10 Delinquent Loans / Assets -1.10 NIA * Gross Income/Average Assets -1.29 * Yield on Average Assets -1.29 * Yield on Average Assets -1.71 * Yield on Average Investments -1.10 * Fee & Other Op. Income / Avg. Assets -1.71 * Net Margin / Avg. Assets -1.71 * Net Margin / Avg. Assets -1.71 * Net Indering Exp./Avg. Assets -1.71 * Net Intering Exp./Gross Income -1.20 * Net Operating Exp. /Avg. Assets -1.21 * Net Loans / Total Assets -1.22 * Operating Exp./Gross Income -1.23 * Net Operating Exp./Avg. Assets -1.24 * Net Intering Exp./Avg. Assets -1.25 * Net Morging Exp./Avg. Assets -1.26 * Asset Total Shares & Borrowings -1.26											
Total Assets Election (if used)	11.58	10.96	10.08	N/A	N/A	10.25	N/A	N/A			
Total Delinquent Loans / Net Worth Solivency Evaluation (Estimated) 114.04 Lassified Assets (Estimated) / Net Worth 4.64 ASSET QUALITY Delinquent Loans / Total Loans	11.58	10.97	10.09	N/A	N/A	10.26	N/A	N/A			
Solvency Evaluation (Estimated) Classified Assets (Estimated) / Net Worth 4.64 ASSET QUALITY Delinquent Loans / Total Loans . Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest. 100.71 Accum Unreal G/L On AFS/Cost Of AFS -1.10 Delinquent Loans / Assets -1.11 Delinquent / Assets -1.11 Delinquen	5.27	6.86	8.88	N/A	N/A	7.94	N/A	N/A			
Classified Assets (Estimated) / Net Worth  ASSET QUALITY  Delinquent Loans / Total Loans  * Net Charge-Offs / Average Loans Fair (Market) HTM Invest Value/Book Value HTM Invest. 100.71 Accum Unreal G/L On AFS/Cost Of AFS -1.10 Delinquent Loans / Assets Return On Average Loans Active Return Assets Active Return Average Loans Active Return Average Return Average Loans Active Return Average Loans Active Return Average Return Average Return Average Loans Active Return Average Loans Active Return Average Loans Active Return Average Loans Acti	113.90	112.96	112.06	N/A	N/A	111.89	N/A	N/A			
ASSET QUALITY	4.83	5.74	7.02	N/A	N/A	6.94	N/A	N/A			
Delinquent Loans / Total Loans  * Net Charge-Offs / Average Loans  - Sair (Market) HTM Invest Value/Book Value HTM Invest.  - 1.10 - 1.10 - 1.10 - 2.11 - 2.11 - 2.11 - 2.11 - 2.11 - 2.11 - 2.11 - 2.11 - 3.											
Fair (Market) HTM Invest Value/Book Value HTM Invest. 100.71 Accum Unreal G/L On AFS/Cost Of AFS -1.10 Delinquent Loans / Assets 0.60  EARNINGS	0.86	1.08	1.40	N/A	N/A	1.31	N/A	N/A			
Accum Unreal G/L On AFS/Cost Of AFS Delinquent Loans / Assets  ARNINGS Return On Average Assets Return On Average Assets Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium² N/A  Gross Income/Average Assets Pried on Average Loans At 19  *Yield on Average Loans At 19  *Fee & Other Op.Income / Avg. Assets At 19  *Fee & Other Op.Income / Avg. Assets At 19  *Net Margin / Avg. Assets At 19  *Provision For Loan & Lease Losses / Average Assets At 19  *Provision For Loan & Lease Losses / Average Assets At 19  *Net Interest Margin/Avg. Assets At 19  *Net Interest Margin/Avg. Assets At 19  *Net Operating Exp. /Gross Income Assets & Foreclosed & Repossessed Assets Assets A 19  *Net Operating Exp. /Avg. Assets Assets Assets A 19  *Net Operating Exp. /Avg. Assets Assets Assets A 19  *Net Operating Exp. /Avg. Assets Assets Assets A 19  *Net Operating Exp. /Avg. Assets Assets A 19  *Net Long-Term Assets / Total Assets Assets A 19  *Asset / Lubill-ITY MANAGEMENT  Net Long-Term Assets / Total Assets Assets A 19  *Total Loans / Total Shares & Borrowings Assets A 19  *Total Loans / Total Assets Assets A 19  *Total Shares, Dep. & Borrs / Earning Assets Assets A 19  *Total Shares + Share Drafts / Total Shares & Borrs Asset A 19  *Total Shares & Potential Members Avg. Shares + Share Drafts / Total Shares & Borrs Asset A 19  *Members / Potential Members Avg. Shares Per Member Avg. Loan Balance Avg. Shares Per Member Avg. Shares Fore Member Asset Growth Avg. Loan Growth Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a 10 of 10 o	0.65	0.82	1.08	N/A	N/A	1.04	N/A	N/A			
Delinquent Loans / Assets  EARNINGS  * Return On Average Assets  * Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium²  N/A  * Gross Income/Average Assets  * Yield on Average Loans  * Yield on Average Loans  * Yield on Average Investments  * Lassets  * Cost of Funds / Avg. Assets  * Operating Exp./ Avg. Assets  * Operating Exp./ Avg. Assets  * Provision For Loan & Lease Losses / Average Assets  * Net Interest Margin/Avg. Assets  Operating Exp./ Gross Income  Fixed Assets & Foreclosed & Repossessed Assets  / Total Assets  * Net Operating Exp. / Avg. Assets  * Net Operating Exp. / Avg. Assets  * Net Interest Margin/Avg. Assets  2.99  * Net Operating Exp. / Avg. Assets  2.99  * Net Operating Exp. / Avg. Assets  2.99  * Net Operating Exp. / Avg. Assets  * Total Loans / Total Shares & Borrowings  Cash + Short-Term Investments / Assets  Cash + Short-Term Investments / Assets  Cash + Short-Term Investments / Assets  Dorrowings / Total Shares & Borrs  Borrowings / Total Shares & Net Worth  PRODUCTIVITY  Members / Potential Members  Borrowers / Members  Sol 13  Members / Potential Members  Sol 33  Members / Potential Members  Sol 33  Members / Potential Members  Sol 34  * Net Worth Growth  * Asset Growth  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	101.72	100.76	86.70	N/A	N/A	101.33	N/A	N/A			
Return On Average Assets	0.29	0.73	0.73	N/A	N/A	0.38	N/A	N/A			
* Return On Average Assets     * Return On Average Assets Excluding Stabilization     Income/Expense & NCUSIF Premium²     N/A     * Gross Income/Expense & NCUSIF Premium²     N/A     * Gross Income/Expense & NCUSIF Premium²     N/A     * Yield on Average Loans     * Yield on Average Loans     * Yield on Average Investments     * 1.19     * Fee & Other Op. Income/ Avg. Assets     1.71     * Cost of Funds / Avg. Assets     2.37     * Net Margin / Avg. Assets     4.92     * Operating Exp./ Avg. Assets     * Provision For Loan & Lease Losses / Average Assets     * Operating Exp./ Avg. Assets     * Provision For Loan & Lease Losses / Average Assets     * Net Interest Margin/Avg. Assets     * Operating Exp./Gross Income     * So.65     Fixed Assets & Foreclosed & Repossessed Assets     / Total Assets     * Net Operating Exp. /Avg. Assets     * Net Operating Exp. /Avg. Assets     * Net Operating Exp. /Avg. Assets     * So.95     * Net Operating Exp. /Avg. Assets     * Reg. Shares / Total Assets     * 2.99     * Net Long-Term Assets / Total Assets     * 2.3.81     Reg. Shares / Total Shares & Borrowings     * 28.02     Total Loans / Total Shares     * Total Shares     * Rosets     * Total Shares     * Total Shares     * So.95     Total Loans / Total Shares     * Total Shares     * So.95     Total Loans / Total Shares     * So.95     Total Shares, Dep. & Borrs / Earning Assets     * Sorrowings / Total Shares & Borrowings     * Sorrowings / Total Shares & Borrowings     * Sorrowings / Total Shares & Reg. Shares + Share Drafts / Total Shares & Borrowings / So.66     * Sorrowers / Members / So.66     * Sorrowers / Members     * So.96     * Sorrowers / Members / So.96     * Sorrowers / Members / So.96     * Sorrowers / Membe	0.61	0.75	0.90	N/A	N/A	0.81	N/A	N/A			
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium² * Yisol on Rome/Average Assets * 7.29 * Yield on Average Loans * Yield on Average Investments * 1.19 * Fee & Other Op.Income / Avg. Assets * 1.771 * Cost of Funds / Avg. Assets * 2.37 * Net Margin / Avg. Assets * 4.92 * Operating Exp. / Avg. Assets * 3.91 * Provision For Loan & Lease Losses / Average Assets * 0.41 * Net Interest Margin/Avg. Assets * 3.21 Operating Exp. /Gross Income * Fixed Assets & Foreclosed & Repossessed Assets / Total Assets * 1.299 * Net Operating Exp. /Avg. Assets * 2.99 * Net Operating Exp. /Avg. Assets * 2.67 * ASSET / LIABILITY MANAGEMENT Net Long-Term Assets / Total Assets * 2.81 Reg. Shares / Total Shares & Borrowings * 28.02 * Total Loans / Total Shares * 1.04 * Total Shares & Borrowings * 29.02 * Total Loans / Total Assets * 1.467 * Total Shares + Share Drafts / Total Shares & Borrs * Borrowings / Total Shares & Borrowings * 92.73 * Reg Shares + Share Drafts / Total Shares & Borrs * 1.467 * Borrowing / Total Shares & Net Worth * PRODUCTIVITY * Members / Potential Members * 5.26 * Borrowers / Members * 5.13 * Members / Full-Time Employees * Salany And Benefits / Full-Time Empl. * 93.89 * Salany And Benefits / Full-Time Empl. * 94.45 * Net Worth Growth * Asset Growth * 1.03 * Net Worth Growth * 4.11 * Marrket (Share) Growth * 1.03 * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a * Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection											
Income/Expense & NCUSIF Premium²	0.30	0.14	0.28	N/A	N/A	0.43	N/A	N/A			
* Gross Income/Average Assets  * Yield on Average Loans  \$ 1,71  * Yield on Average Income / Avg. Assets  * Fee & Other Op. Income / Avg. Assets  * Operating Exp. / Gross Income  * Net Interest Margin/Avg. Assets  Operating Exp. / Gross Income  * Sa.65  Fixed Assets & Foreclosed & Repossessed Assets  / Total Assets  * Total Assets  * Net Operating Exp. / Avg. Assets  ASSET / LIABILITY MANAGEMENT  Net Long-Term Assets / Total Assets  Reg. Shares / Total Shares  Total Loans / Total Shares  Total Loans / Total Shares  Total Loans / Total Assets  Cash + Short-Term Investments / Assets  Reg Shares + Share Drafts / Total Shares & Borrs  Borrowings / Total Shares & Net Worth  PRODUCTIVITY  Members / Potential Members  Borrowers / Members  Sola - Salany And Benefits / Full-Time Emplo  **Yes Condition of C			2.7-			2.7-					
* Yield on Average Loans  * Yield on Average Investments  * Yield on Average Investments  * Yield on Average Investments  * 1.19  * Cost of Funds / Avg. Assets  * Net Margin / Avg. Assets  * Net Margin / Avg. Assets  * Operating Exp. / Avg. Assets  * Provision For Loan & Lease Losses / Average Assets  * Net Interest Margin/Avg. Assets  * Net Interest Margin/Avg. Assets  * Operating Exp. / Arg. Assets  * Operating Exp. / Gross Income  Fixed Assets & Foreclosed & Repossessed Assets  / Total Assets  * Net Operating Exp. / Avg. Assets  * Asset / Total Assets  * Net Operating Exp. / Avg. Assets  * Asset / Luabillty Management  Net Long-Term Assets / Total Assets  Reg. Shares / Total Shares  Reg. Shares / Total Shares  * Total Loans / Total Shares  Total Loans / Total Shares  Total Loans / Total Assets  * Total Shares, Dep. & Borrs / Earning Assets  * Provision / Total Shares & Borrowings  Reg Shares + Share Drafts / Total Shares & Borrs  * Reg Shares + Share Drafts / Total Shares & Borrs  * Add Add Sphares / Potential Members  * Provision / Total Shares & Net Worth  * PRODUCTIVITY  Members / Potential Members  * S.26  * Borrowers / Members  * Members / Full-Time Employees  * Salary And Benefits / Full-Time Empl.  * Sydares Per Member  * Net Worth Growth  * Asset Growth  * Asset Growth  * Asset Growth  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a  * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection  * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection  * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection  * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	N/A	N/A	0.27	N/A	N/A	0.65	N/A	N/A			
* Yield on Average Investments  * Fee & Other Op. Income / Avg. Assets  * Cost of Funds / Avg. Assets  * Net Margin / Avg. Assets  * Operating Exp./ Avg. Assets  * Operating Exp./ Avg. Assets  * Operating Exp./ Avg. Assets  * Provision For Loan & Lease Losses / Average Assets  * Net Interest Margin/Avg. Assets  Operating Exp./ Gross Income  Fixed Assets & Foreclosed & Repossessed Assets  / Total Assets  * Net Operating Exp. / Avg. Assets  Operating Exp./ Gross Income  Fixed Assets & Foreclosed & Repossessed Assets  / Total Assets  * Net Operating Exp. / Avg. Assets  2.67  ASSET / LIABILITY MANAGEMENT  Net Long-Term Assets / Total Assets  Reg. Shares / Total Shares & Borrowings  23.81  Reg. Shares / Total Shares & Borrowings  228.02  Total Loans / Total Shares & Borrowings  228.02  Total Loans / Total Assets  71.35  Cash + Short-Term Investments / Assets  71.35  Total Shares, Dep. & Borrs / Earning Assets  92.73  Reg Shares + Share Drafts / Total Shares & Borrs  41.26  Borrowings / Total Shares & Net Worth  PRODUCTIVITY  Members / Potential Members  5.26  Borrowers / Members  Borrowers / Members  Sol.13  Members / Potential Members  5.26  Borrowers / Members  * Sol.31  Members / Full-Time Employees  * Salary And Benefits / Full-Time Empl.  94.45, 769  OTHER RATIOS  * Net Worth Growth  * Asset Growth  1.03  * Investment Growth  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	7.71 6.84	7.42 6.78	6.85 6.50	N/A N/A	N/A N/A	6.41 6.21	N/A N/A	N/A N/A			
* Fee & Other Op.Income / Avg. Assets  * Cost of Funds / Avg. Assets  * Operating Exp./ Avg. Assets  * Not Interest Margin/Avg. Assets  Operating Exp./ Gross Income  53.65  Fixed Assets & Foreclosed & Repossessed Assets  / Total Assets & Foreclosed & Repossessed Assets  / Total Assets *  * Net Operating Exp. /Avg. Assets  2.99  * Net Operating Exp. /Avg. Assets  2.99  * Net Operating Exp. /Avg. Assets  2.99  * Net Operating Exp. /Avg. Assets  2.80  Total Long-Term Assets / Total Assets  Reg. Shares / Total Shares & Borrowings  28.02  Total Loans / Total Shares & Borrowings  Total Loans / Total Shares & Borrowings  Total Loans / Total Assets  7 1.35  Cash + Short-Term Investments / Assets  14.67  Total Shares, Dep. & Borrs / Earning Assets  89.273  Reg Shares + Share Drafts / Total Shares & Borrs  41.26  Borrowings / Total Shares & Net Worth  4.43  PRODUCTIVITY  Members / Potential Members  5.26  Borrowers / Members  5.013  Members / Potential Members  5.26  Borrowers / Members  5.013  Members / Potential Members  5.26  Borrowers / Member  \$9,369  * Salary And Benefits / Full-Time Empl.  9445,769  OTHER RATIOS  * Net Worth Growth  4.11  * Market (Share) Growth  4.21  * Asset Growth  1.03  * Investment Growth  4.32  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	4.79	3.63	2.38	N/A N/A	N/A N/A	1.91	N/A N/A	N/A N/A			
* Cost of Funds / Avg. Assets	1.75	1.79	1.85	N/A	N/A	1.90	N/A	N/A			
* Net Margin / Avg. Assets 4.92	2.80	2.37	1.73	N/A	N/A	1.29	N/A	N/A			
* Operating Exp./ Avg. Assets	4.91	5.06	5.12	N/A	N/A	5.12	N/A	N/A			
* Provision For Loan & Lease Losses / Average Assets	4.13	4.16	4.31	N/A	N/A	3.99	N/A	N/A			
Operating Exp./Gross Income	0.52	0.70	0.88	N/A	N/A	0.67	N/A	N/A			
Fixed Assets & Foreclosed & Repossessed Assets	3.17	3.27	3.27	N/A	N/A	3.22	N/A	N/A			
' Net Operating Exp. /Avg. Assets 2.67  ASSET / LIABILITY MANAGEMENT  Net Long-Term Assets / Total Assets 23.81  Reg. Shares / Total Shares & Borrowings 28.02  Total Loans / Total Shares & Borrowings 38.95  Total Loans / Total Shares 38.95  Total Shares   Total Shares 38.95  Total Shares   Total Shares 38.95  Total Shares   Short-Term Investments / Assets 38.95  Total Shares, Dep. & Borrs / Earning Assets 392.73  Reg Shares + Share Drafts / Total Shares & Borrs 38.07  Reg Shares + Share Drafts / Total Shares & Borrs 38.07  Reg Shares + Share Drafts / Total Shares & Borrs 39.73  Reg Shares + Share Drafts / Total Shares & Borrs 39.73  Reg Shares + Share Drafts / Total Shares & Borrs 39.73  Reg Shares + Share Drafts / Total Shares & Borrs 39.73  Reg Shares + Share Drafts / Total Shares & Borrs 39.73  Members / Potential Members 5.26  Borrowers / Members 6.26  Borrowe	53.48	56.00	62.86	N/A	N/A	62.33	N/A	N/A			
* Net Operating Exp. /Avg. Assets 2.67  ASSET / LIABILITY MANAGEMENT  Net Long-Term Assets / Total Assets 23.81 Reg. Shares / Total Shares & Borrowings 22.0.2  Total Loans / Total Shares & Borrowings 25.95 Total Loans / Total Shares \$ 5.95 Total Loans / Total Assets 71.35 Cash + Short-Term Investments / Assets 92.73 Reg Shares + Share Drafts / Total Shares & Borrs 41.26 Borrowings / Total Shares & Net Worth 4.43 PRODUCTIVITY Members / Potential Members 5.26 Borrowers / Members 5.26 Borrowers / Members 5.26 Borrowers / Members 5.30 Members / Full-Time Employees 380.31 Avg. Shares Per Member \$5,464 Avg. Loan Balance \$9,369 * Salary And Benefits / Full-Time Empl. \$45,769 OTHER RATIOS  * Net Worth Growth 4.11 * Market (Share) Growth 0.00 * Loan Growth 0.61 * Asset Growth 1.03 * Investment Growth 1.03 * * Investment Growth 1.03 * * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a * **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection											
ASSET / LIABILITY MANAGEMENT     Net Long-Term Assets / Total Assets   23.81     Reg. Shares / Total Shares & Borrowings   28.02     Total Loans / Total Shares & Borrowings   28.05     Total Loans / Total Shares   85.95     Total Loans / Total Assets   71.35     Cash + Short-Term Investments / Assets   71.35     Total Shares, Dep. & Borrs / Earning Assets   92.73     Reg Shares + Share Drafts / Total Shares & Borrs   41.26     Borrowings / Total Shares & Net Worth   4.43     PRODUCTIVITY	3.20	3.44	3.16	N/A	N/A	3.11	N/A	N/A			
Net Long-Term Assets / Total Assets   23.81     Reg. Shares / Total Shares & Borrowings   28.02     Total Loans / Total Shares   85.95     Total Loans / Total Shares   71.35     Cash + Short-Term Investments / Assets   71.35     Cash + Short-Term Investments / Assets   14.67     Total Shares, Dep. & Borrs / Earning Assets   92.73     Reg Shares + Share Drafts / Total Shares & Borrs   41.26     Borrowings / Total Shares & Net Worth   4.43     RODUCTIVITY	2.91	2.96	3.15	N/A	N/A	2.86	N/A	N/A			
Reg. Shares / Total Shares         28.02           Total Loans / Total Shares         85.95           Total Loans / Total Assets         71.35           Cash + Short-Term Investments / Assets         14.67           Total Shares, Dep. & Borrs / Earning Assets         92.73           Reg Shares + Share Drafts / Total Shares & Borrs         41.26           Borrowings / Total Shares & Net Worth         4.43           PRODUCTIVITY         Members / Potential Members         5.26           Borrowers / Members         50.13           Members / Full-Time Employees         380.31           Avg. Shares Per Member         \$5,464           Avg. Loan Balance         \$9,369           * Salary And Benefits / Full-Time Empl.         \$45,769           OTHER RATIOS         *Net Worth Growth         4.11           * Market (Share) Growth         0.00           * Loan Growth         0.61           * Asset Growth         1.03           * Investment Growth         0.87           * Membership Growth         -1.25           * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a           **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	07.40	20.07	00.04		21/2		21/2				
Total Loans / Total Shares   85.95	27.18	29.37	30.31	N/A	N/A	31.94	N/A	N/A N/A			
Total Loans / Total Assets   71.35     Cash + Short-Term Investments / Assets   14.67     Total Shares, Dep. & Borrs / Earning Assets   92.73     Reg Shares + Share Drafts / Total Shares & Borrs   41.26     Borrowings / Total Shares & Net Worth   4.43     PRODUCTIVITY	25.12 85.67	24.39 83.34	23.72 76.50	N/A N/A	N/A N/A	25.01 72.20	N/A N/A	N/A N/A			
Cash + Short-Term Investments / Assets         14.67           Total Shares, Dep. & Borrs / Earning Assets         92.73           Reg Shares + Share Drafts / Total Shares & Borrs         41.26           Borrowings / Total Shares & Net Worth         4.43           PRODUCTIVITY         4.43           Members / Potential Members         5.26           Borrowers / Members         50.13           Members / Full-Time Employees         380.31           Avg. Shares Per Member         \$5,464           Avg. Loan Balance         \$9,369           * Salary And Benefits / Full-Time Empl.         \$45,769           OTHER RATIOS         *Net Worth Growth         4.11           * Market (Share) Growth         0.00           * Loan Growth         0.61           * Asset Growth         1.03           * Investment Growth         0.87           * Membership Growth         -1.25           * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a           **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	71.06	69.94	63.89	N/A	N/A	61.99	N/A	N/A			
Total Shares, Dep. & Borrs / Earning Assets   92.73     Reg Shares + Share Drafts / Total Shares & Borrs   41.26     Borrowings / Total Shares & Net Worth   4.43     PRODUCTIVITY	14.91	13.71	15.51	N/A	N/A	14.21	N/A	N/A			
Reg Shares + Share Drafts / Total Shares & Borrs	92.84	93.49	94.22	N/A	N/A	94.07	N/A	N/A			
Borrowings / Total Shares & Net Worth	37.65	37.05	37.47	N/A	N/A	39.16	N/A	N/A			
Members / Potential Members         5.26           Borrowers / Members         50.13           Members / Full-Time Employees         380.31           Avg. Shares Per Member         \$5,464           Avg. Loan Balance         \$9,369           * Salary And Benefits / Full-Time Empl.         \$45,769           OTHER RATIOS         **           * Net Worth Growth         4.11           * Marrket (Share) Growth         0.00           * Loan Growth         0.61           * Asset Growth         1.03           * Investment Growth         0.87           * Membership Growth         -1.25           * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no a           **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	4.68	4.39	5.89	N/A	N/A	3.21	N/A	N/A			
Borrowers / Members   50.13											
Members / Full-Time Employees   380.31     Avg. Shares Per Member   \$5,464     Avg. Loan Balance   \$9,369     Salary And Benefits / Full-Time Empl.   \$45,769     OTHER RATIOS	4.68	4.45	4.80	N/A	N/A	4.44	N/A	N/A			
Avg. Shares Per Member   \$5,464     Avg. Loan Balance   \$9,369     Salary And Benefits / Full-Time Empl.   \$45,769     OTHER RATIOS     Net Worth Growth   4.11     Market (Share) Growth   0.00     Loan Growth   0.61     Asset Growth   1.03     Investment Growth   0.87     Membership Growth   1.125     Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a     Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	48.30	47.63	47.54	N/A	N/A	46.16	N/A	N/A			
Avg. Loan Balance   \$9,369     Salary And Benefits / Full-Time Empl.   \$45,769     OTHER RATIOS     Net Worth Growth   4.11     Market (Share) Growth   0.00     Loan Growth   0.61     Asset Growth   1.03     Investment Growth   0.87     Membership Growth   -1.25     Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no a     **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	376.43	378.54	383.16	N/A	N/A	374.98	N/A	N/A			
* Salary And Benefits / Full-Time Empl. \$45,769  OTHER RATIOS  * Net Worth Growth 4.11  * Market (Share) Growth 0.00  * Loan Growth 0.61  * Asset Growth 1.03  * Investment Growth 0.27  * Membership Growth -1.27  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a	\$5,596	\$5,930	\$6,434	N/A	N/A	\$6,802	N/A	N/A			
OTHER RATIOS         4.11           Net Worth Growth         4.11           * Market (Share) Growth         0.00           * Loan Growth         0.61           * Asset Growth         1.03           * Investment Growth         0.87           * Membership Growth         -1.25           * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a           **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	\$9,926	\$10,376	\$10,353	N/A	N/A	\$10,640	N/A	N/A			
* Net Worth Growth 4.11  * Market (Share) Growth 0.00  * Loan Growth 0.61  * Asset Growth 1.03  * Investment Growth 0.87  * Membership Growth 1.23  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	\$49,072	\$50,778	\$52,381	N/A	N/A	\$54,043	N/A	N/A			
* Market (Share) Growth 0.00  * Loan Growth 0.61  * Asset Growth 1.03  * Investment Growth 0.87  * Membership Growth -1.25  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	1.09	4 20	2.59	N/A	N/A	4.22	N/A	N/A			
* Loan Growth 0.61  * Asset Growth 1.03  * Investment Growth 0.87  * Membership Growth -1.25  * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no a	2.13	1.36 8.32	11.02	N/A N/A	N/A N/A	5.38	N/A N/A	N/A N/A			
* Asset Growth  * Investment Growth  * Membership Growth  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	1.81	5.36	1.92	N/A	N/A	-0.55	N/A N/A	N/A			
* Investment Growth 0.87  * Membership Growth -1.25  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no a **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	2.21	7.06	11.57	N/A	N/A	2.50	N/A N/A	N/A			
* Membership Growth  -1.25  * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no a  **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection	3.75	12.81	40.59	N/A	N/A	9.07	N/A	N/A			
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no a **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection											
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection			50			-0.33	N/A	N/A			
Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Ave	n is complete.		I	l							
Percentile Rankings show where the credit union stands in relation to its peers in key areas of perform group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to range of ratios. A high or low ranking does not imply good or bad performance. However, when review	nance. To arr	ive at the percent on is a measure of	ile ranking, all dat of the relative star	nding of that ratio	in the entire						
importance of the percentile rank to the credit union's financial performance.											
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include rep	possessed ve	hicles.									
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Incor From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.	me/Expense.							2. Ratios			

			Detic Analysis		
Return to cover		For Charter :	Ratio Analysis	3	
03/09/2011		Count of CU:			
CU Name: N/A		sset Range :	-		
Peer Group: N/A			Region: Natio	n * Peer Grou	p: All * State
- · · · · · · · · · · · · · · · · · · ·	Count of CU in				
		-			
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Dec-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	1.86	2.06	1.53
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	1.38	1.47	1.15
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	7.97
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans  Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.17 7.47	1.28 4.66	1.35 1.68	1.41 0.54	1.24 0.48
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58	1.67	2.25	3.67	3.30
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02	0.19	0.61	1.92	2.18
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	0.00
REAL ESTATE LOAN DELINQUENCY	1071		14/70	1471	0.00
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.18	0.30	0.63	1.60	1.88
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo	0.00	0.00	0.04	4.44	4.00
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo	0.09	0.03	0.84	1.14	1.28
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1.32
Other Real Estate Adjustable Rate Loans Delinguent > 2 Mo / Total Other RE Adjustable Rate Loans	0.39	0.33	0.37	0.64	0.59
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo			0.01		
/ Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	4.78
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	16.94	16.63	8.85
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	11.03
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03	1.30	2.07	3.16	3.22
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27	0.67	1.25	1.44
MISCELLANEOUS LOAN LOSS RATIOS	0.22	0.27	0.07	1.20	1.11
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.45	21.92	22.33	25.72
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	3.05	4.70	4.24
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	1.19	1.37	1.26
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.09	0.14	0.33	0.41
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	0.05	0.10	0.22
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.15	0.21	0.31	0.80	0.80
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans					
/ Avg Interest Only and Payment Option First Mortgage Loans	0.00	N/A 0.00	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable  * Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.00	1.05	0.00	0.00 1.10	0.00 1.24
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	1.27 1.49	1.10	1.13
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.01	0.44	0.97	1.13
SPECIALIZED LENDING RATIOS	0.00	0.01	0.44	0.57	1.20
Indirect Loans Outstanding / Total Loans	19.08	18.32	18.24	19.32	17.22
Participation Loans Outstanding / Total Loans	1.32	0.97	1.19	1.87	2.50
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	1.64	2.28	2.74
* Participation Loans Sold YTD / Total Assets	0.01	0.06	0.05	0.08	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92	1.47	1.87	2.55
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	0.96
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37	18.71	19.96	18.16	17.52
Total Fixed Rate Real Estate / Total Loans	24.35	26.33	28.54	28.43	28.26
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41	23.05	25.82	40.14	38.68
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19	28.46	23.89	65.31	65.37
Interest Only & Payment Option First Mortgages / Total Assets Interest Only & Payment Option First Mortgages / Net Worth	N/A	0.35	0.45	0.35	0.30
MISCELLANEOUS RATIOS	N/A	3.06	4.09	3.51	2.92
Mortgage Servicing Rights / Net Worth	0.33	0.30	0.26	0.70	0.93
Unused Commitments / Cash & ST Investments	140.54	127.21	135.53	106.43	114.61
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)	170.04	121.21	100.00	100.43	117.01
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.	1				
# Means the number is too large to display in the cell					
					3. SuppRatios

For Charter   NA			Asse	ate	I					
Count of CU - 1982   NA   Peer Group:	Return to cover									
CU Name: NAA  Count of CU in Pierre Group: NAA  Count of CU in Pierre Group: NA  Count of CU in Pierre Group: NA  Dec-2000  Dec-2000  Rober Group: NA										
Cittoria   Count of Cult in Peer Group: NA										
Dec-2009   Dec-2009   No. Ptp   Dec-2009   No. Pt					Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Fede	rally Insured State Cre	dit
ASSETS Cash On Hundr Bio.007365 Cash On Hundr Cash Cash Cash Cash Cash Cash Cash Cash	·	Count	of CU in Peer Group :	N/A						
ASSETS Cash On Hundr Bio.007365 Cash On Hundr Cash Cash Cash Cash Cash Cash Cash Cash										
CASH: Clear On Hand		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
Cash Con Perport   48,0007.386   84,4865,50   8.5   96,271.051   1.18   91,152.385   5.3   96,573.086   27, 10.000   1.000	ASSETS									
Card Disposed   464,094,005   425,088,000   8-6   567,72,210   31.1   583,106,102   14.5   563,068,002   13.2     Card Equivalents   77,75,907   83,7414   77   27,728,162   69.9   10,789,484   61.1   47,402,274   30.9     TOTAL CASH & COUVALENTS   622,677,107   593,207,753   4.7   681,319,493   14.8   74,007,689   6.6   666,684,235   5.8     Totaling Foundities   0   0   17,784,500   4.0   11,919,494   14.8   74,007,689   1.0   666,684,235   5.8     Totaling Foundities   0   0   17,784,500   4.0   14,00,607   14.7   16,134,503   12.0   17,272,001   7.7     Available for Sain Securities   448,725,000   443,686,814   10.0   682,442,084   32.9   975,802,031   40.1   15,105,636   54.9     Heid-to-Malauff's Securities   127,077,022   108,509,692   16.9   85,788,701   47.1   21,2385,164   293.1   133,751,321   38.1     Deposite in Commercial Binders, SAI, Shawing Banks   116,687,979   137,855,500   16.3   265,006,837   92.1   441,003,671   74.0   606,403,997   42.0	CASH:									
Case Equivalents	Cash On Hand	80,037,385	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	96,373,059	5.7
TOTAL CASH & COUNALENTS	Cash On Deposit	464,904,025	425,088,069	-8.6	557,372,210	31.1	638,156,448	14.5	553,058,922	-13.3
NYESTMENTS:  0 17,394,500 NA 14,406,697 -197 16,134,503 12.0 17,273,001 7.1 Available for Sale Securities	Cash Equivalents	77,735,697	83,754,141	7.7	27,726,182	-66.9	10,788,848	-61.1	47,462,254	339.9
Tracing Socurines	TOTAL CASH & EQUIVALENTS	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,097,689	8.6	696,894,235	-5.8
Tracing Socurines										
Available for Sale Securities	INVESTMENTS:									
Held-to-Alburing Securities   177,017,022   105,508,862   1-6.9   55,788,701   427,1   219,355,164   283,1   135,751,321   381,	Trading Securities	-		N/A						
Deposite   Commercial Banks, S&Les, Savings Banks   118,567,979   137,625,650   16.3   265,066,977   92.1   461,309,677   74.0   669,420,987   42.0   12.000,787   1.0   19.000,763,46   15.1   19.000,763,4										
Loans in Jongsoils in, and investments in Natural   14,066,046   12,597,871   -10.4   19,076,946   51.4   25,119,954   31.7   28,890,549   15.0   Total MCSD and PIC in Corporate Clus   43,096,559   41,904,765   4.8   39,138,332   5.7   20,097,256   33.3   23,478,330   -10.0   41,007,646   41,007,642   42.8   36,807,241   28.0   42,843,682   17.0   13,662,256   54.8   10.0   10,876,163   15.2   62,007,256   23.3   23,478,330   -10.0   42,940,683   18.0   10,876,163   15.2   69,904,817   -44.1   10,741, NWSEMENTS   1,226,130,844   1,326,280,876   3.2   2,481,442   12.0   2,261,547,816   52.3   2,573,840,266   13.8   1,326,280,876   3.2   2,361,821   1.0   5,592,861   54.6   13,802,003   14.6   17,111,730   24.0   10,808,481,481   1.0   1,481,144   1.0										
Person Credit Unions		118,567,979	137,952,560	16.3	265,056,977	92.1	461,309,671	74.0	659,420,987	42.9
Total MCSD and PIC in Corporate CUs										
All Other Investments in Corporate Cus   385,686,790   481,078,422   24.8   366,681,887   23.8   42,884,821   17.0   136,682,252   68.1					, ,		, ,			
All Other Investments'   48,669,228   36,007,241   26,0   42,494,083   18,0   108,876,163   156,2   69,994,817   44.1										_
TOTAL INVESTMENTS										
LOANS HELD FOR SALE  3,581,227  3,518,512  1,0  5,592,861  54,6  13,802,003  146,8  17,11,730  240  LOANS AND LEASES:  Unsecured Credit Card Loans  314,853,331  347,510,794  8,9  351,523  1,1  367,333,861  4,5  367,011,069  4,1  1,1  1,1  1,1  1,1  1,1  1,1  1,		-,,			· · · · · · · · · · · · · · · · · · ·					
Linear   L	TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,547,815	52.3	2,573,940,266	13.8
Linear   L										
Unsecured Credit Card Loans  319,483,931  347,910,794  8,9  351,582,318  1,1  367,333,861  4,5  367,011,069  -0.1  All Other Unsecured Loans/Lines of Credit  199,127,721  209,582,323  5,7  Short-ferm, Small Amount Loans (STS) (FCUs only)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	LOANS HELD FOR SALE	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0
Unsecured Credit Card Loans  319,483,931  347,910,794  8,9  351,582,318  1,1  367,333,861  4,5  367,011,069  -0.1  All Other Unsecured Loans/Lines of Credit  199,127,721  209,582,323  5,7  Short-ferm, Small Amount Loans (STS) (FCUs only)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N										
AN Other Unsecured Loans(Lines of Credit 199,121,721 209,553,2233 5.2 202,008,845 3.6 197,193,732 2-24 212,48,418 7.6 Not-Term, Small Amount Loans (STS) (FCUs only) N/A										
Short-Term, Small Amount Loans (STS) (FCUs only)   N/A   N									/- /	
New Vehicle Loans				5.2		-3.6	, ,	-2.4		
Used Vehicle Loans				0.0		7.0		0.0		
1st Mortgage Real Estate Loans/Lines of Credit       1,547,226,875       1,640,008,333       6.0       1,885,240,728       13.7       1,878,207,787       0.7       2,000,387,329       6.5         Other Real Estate Loans/Lines of Credit       825,259,307       871,345,415       5.6       921,813,183       5.8       931,541,550       1.1       888,794,493       -4.6         Leases Receivable       17,252       0       -100.0       0       NA       0       NA       117,742       NA         Total All Other Loans/Lines of Credit       237,405,918       242,720,799       2.2       275,225,446       13.4       284,614,140       3.4       305,008,079       7.2         CALLOWANCE FOR LOAN & LEASE LOSSES)       (42,351,210)       (44,566,882)       5.2       (53,690,697)       2.0       (67,328,069)       25.4       (69,314,297)       3.0         CALLOWANCE FOR LOAN & LEASE LOSSES)       (42,351,210)       (44,566,882)       5.2       (53,690,697)       2.0.5       (67,328,069)       25.4       (69,314,297)       3.0         CALLOWANCE FOR LOAN & LEASE LOSSES)       4,611,477       3.629,304       -2.1       3,407,226       -6.1       2,488,369       -2.7       2,522,196       4.2         CALLOWANCE FOR LOAN & LEASE LOSSES       4,611,477			, ,		, ,					
Cher Real Estate Loans/Lines of Credit   825,259,907   871,345,415   5.6   921,813,183   5.8   931,541,550   1.1   888,794,493   4.6   Leases Receivable   17,252   0 -100.0   0   N/A   0   N/A   117,742   N/A   Total All Other Loans/Lines of Credit   237,405,918   242,720,799   2.2   275,225,446   13.4   284,614,140   3.4   305,008,079   7.2   TOTAL LOANS   5,559,913,199   5,659,292,381   1.8   5,962,761,825   5.4   6,077,263,042   1.9   6,043,926,714   -0.5   TOTAL LOANS   (42,351,210)   (44,566,882)   5.2   (53,690,697)   2.0   5   (67,326,068)   25.4   (67,326,										
Leases Receivable 17,252 0 100.0 0 NA 0 100.0 100.0 100.0 117,742 NA 117,742										
Total All Other Loans/Lines of Credit 237,405,918 242,720,799 2.2 275,225,446 13.4 284,614,140 3.4 305,008,079 7.2 TOTAL LOANS 5558,913,199 5,659,292,381 1.8 5,952,761,825 5.4 6,077,263,042 1.9 6,043,926,714 0.5 (67,326,068) 25.2 (63,690,697) 20.5 (67,326,068) 25.4 (69,314,297) 3.5 (67,326,068) 25.2 (63,690,697) 20.5 (67,326,068) 25.4 (69,314,297) 3.5 (69,314,297) 3.5 (69,314										
TOTAL LOANS										
(ALLOWANCE FOR LOAN & LEASE LOSSES) (42,351,210) (44,566,862) 5.2 (53,690,697) 20.5 (67,328,068) 25.4 (69,314,297) 3.0 Foreclosed Real Estate 3,783,230 4,813,918 27.2 8,666,380 80.1 11,493,976 32.6 13,930,734 21.2 Repossessed Autos 4,611,477 3,629,304 2.13 3,407,226 6.1 2,488,369 2.70 2,592,196 4.2 Foreclosed and Repossessed Other Assets 515,122 485,943 5.7 467,912 3.7 357,348 23.6 344,559 3.6 10,401,401,401,401,401,401,401,401,401,4										
Foreclosed Real Estate 3,783,230 4,813,918 27.2 8,668,380 80.1 11,493,976 32.6 13,930,734 21.2 Repossessed Autos 4,611,477 3,629,304 -21.3 3,407,226 6.1 2,488,589 -27.0 2,592,196 4.2 Foreclosed and Repossessed Other Assets 515,122 485,943 -5.7 467,912 -3.7 357,348 -23.6 344,559 -3.6 34,559 -3.6 344,559 -3.6 34,599 -3.6 34,599										
Repossessed Autos	,	,	,		, , ,		,		, , , ,	
Foreclosed and Repossessed Other Assets 515,122 485,943 -5.7 467,912 -3.7 357,348 -23.6 344,559 -3.6 TOTAL FORECLOSED and REPOSSESSED ASSETS¹ 8,909,829 8,929,165 0.2 12,543,518 40.5 14,339,693 14.3 16,867,489 17.6 Land and Building 180,917,647 201,703,529 11.5 219,287,728 8.7 224,794,382 2.5 228,541,194 1.7 Other Fixed Assets 43,221,572 44,169,602 2.2 43,828,783 -0.8 39,797,072 -9.2 35,261,445 -11.4 NCUA Share Insurance Capitalization Deposit 59,119,088 60,768,301 2.8 53,167,921 -12.5 74,545,733 40.2 79,828,735 7.1 Identifiable Intangible Assets N/A N/A N/A N/A N/A 10,4 482,676 1,739,458 260.4 N/A N/A N/A N/A N/A 10,4 482,676 1,739,458 260.4 Accrued Interest on Loans 20,381,901 20,961,038 2.8 22,512,501 7.4 22,828,638 1.4 21,874,499 4.2 Accrued Interest on Loans 20,381,901 20,961,038 2.8 22,512,501 7.4 22,828,638 1.4 21,874,499 4.2 Accrued Interest on Investments 10,887,023 14,470,838 32.8 10,051,080 -30.5 9,737,518 -3.1 8,595,111 -11.7 All Other Assets 10,004,441 19.7 94,866,823 5-5.2 TOTAL OTHER ASSETS 130,246,281 110,226,273 -15.4 116,107,745 5.3 132,667,597 14.2 12,536,333 -5.5 TOTAL CU'S 147 139 5.4 136 -2.2 130 -4.4 126 -3.1 10,004,441 19.7 97,903,955,085 2.5 TOTAL CU'S 17,91,365,374 7,963,729,524 2.2 8,526,036,054 7.1 9,512,226,450 11.6 9,750,355,085 2.5 TOTAL CU'S 147 139 5.4 136 -2.2 130 -4.4 126 -3.1 10,004,004,004 126 -3.1 10,004,004 11.0 10										
TOTAL FORECLOSED and REPOSSESSED ASSETS	'									
Land and Building 180,917,647 201,703,529 11.5 219,287,728 8.7 224,794,382 2.5 228,541,194 1.7 Other Fixed Assets 43,221,572 44,169,602 2.2 43,828,783 -0.8 39,79,072 -9.2 35,261,445 -11.4 NCUA Share Insurance Capitalization Deposit 59,119,088 60,768,301 2.8 53,167,921 -12.5 74,545,733 40.2 79,828,735 7.1 Identifiable Intangible Assets N/A										
Other Fixed Assets         43,221,572         44,169,602         2.2         43,828,783         -0.8         39,797,072         -9.2         35,261,445         -11.4           NCUA Share Insurance Capitalization Deposit         59,119,088         60,768,301         2.8         53,167,921         -12.5         74,545,733         40.2         79,828,735         7.1           Identifiable Intangible Assets         N/A         N/A         N/A         N/A         AVA         482,676         1,739,458         260.4           TOTAL INTANGIBLE ASSETS         N/A         N/A         N/A         N/A         N/A         759,492         1,961,141         188.2           Accrued Interest on Loans         20,381,901         20,961,038         2.8         22,512,501         7.4         22,828,638         1.4         21,874,499         -4.2           Accrued Interest on Investments         10,897,023         14,470,838         32.8         10,051,080         -30.5         9,737,518         -3.1         8,595,111         -11.7           All Other Assets         98,967,357         74,794,397         -24.4         83,544,164         11.7         100,041,441         19.7         94,866,823         -5.2           TOTAL OTHER ASSETS         130,246,281         110,226,273 <td></td> <td></td> <td></td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td> <td></td> <td></td>					, ,					
NCUA Share Insurance Capitalization Deposit 59,119,088 60,768,301 2.8 53,167,921 -12.5 74,545,733 40.2 79,828,735 7.1  Identifiable Intangible Assets N/A			- ,,				, ,			
Identifiable Intangible Assets										
N/A	The state of the s	35,1.5,000	30,130,001		55,151,021	.2.0	,,		. 5,525,760	
N/A	Identifiable Intangible Assets	N/A	N/A		N/A		276,816		221,683	-19.9
TOTAL INTANGIBLE ASSETS         N/A         N/A         N/A         T59,492         1,961,141         158.2           Accrued Interest on Loans         20,381,901         20,961,038         2.8         22,512,501         7.4         22,828,638         1.4         21,874,499         -4.2           Accrued Interest on Investments         10,897,023         14,470,838         32.8         10,051,080         -30.5         9,737,518         -3.1         8,595,111         -11.7           All Other Assets         98,967,357         74,794,397         -24.4         83,544,164         11.7         100,041,441         19.7         94,866,823         -5.2           TOTAL OTHER ASSETS         130,246,281         110,226,273         -15.4         116,107,745         5.3         132,607,597         14.2         125,336,433         -5.5           TOTAL ASSETS         7,791,365,374         7,963,729,524         2.2         8,526,036,054         7.1         9,512,226,450         11.6         9,750,355,085         2.5           TOTAL CU'S         147         139         -5.4         136         -2.2         130         -4.4         126         -3.1           OTHER RE OWNED PRIOR TO 2004         2         2         2         8,526,036,054         7.1										
Accrued Interest on Loans 20,381,901 20,961,038 2.8 22,512,501 7.4 22,828,638 1.4 21,874,499 -4.2 Accrued Interest on Investments 10,897,023 14,470,838 32.8 10,051,080 -30.5 9,737,518 -3.1 8,595,111 -11.7 All Other Assets 98,967,357 74,794,397 -24.4 83,544,164 11.7 100,041,441 19.7 94,866,823 -5.2 TOTAL OTHER ASSETS 130,246,281 110,226,273 -15.4 116,107,745 5.3 132,607,597 14.2 125,336,433 -5.5 TOTAL ASSETS 7,791,365,374 7,963,729,524 2.2 8,526,036,054 7.1 9,512,226,450 11.6 9,750,355,085 2.5 TOTAL CU'S 147 139 -5.4 136 -2.2 130 -4.4 126 -3.1 10 THER RE OWNED PRIOR TO 2004  LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS			· ·							
Accrued Interest on Investments 10,897,023 14,470,838 32.8 10,051,080 -30.5 9,737,518 -3.1 8,595,111 -11.7 All Other Assets 98,967,357 74,794,397 -24.4 83,544,164 11.7 100,041,441 19.7 94,866,823 -5.2 TOTAL OTHER ASSETS 130,246,281 110,226,273 -15.4 116,107,745 5.3 132,607,597 14.2 125,336,433 -5.5 TOTAL ASSETS 7,791,365,374 7,963,729,524 2.2 8,526,036,054 7.1 9,512,226,450 11.6 9,750,355,085 2.5 TOTAL CU'S 147 139 -5.4 136 -2.2 130 -4.4 126 -3.1 10 THER RE OWNED PRIOR TO 2004  LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS				2.8		7.4				
TOTAL OTHER ASSETS  130,246,281 110,226,273 -15.4 116,107,745 5.3 132,607,597 14.2 125,336,433 -5.5  TOTAL ASSETS 7,791,365,374 7,963,729,524 2.2 8,526,036,054 7.1 9,512,226,450 11.6 9,750,355,085 2.5  TOTAL CU'S 107 HER RE OWNED PRIOR TO 2004  2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	Accrued Interest on Investments	10,897,023	14,470,838	32.8	10,051,080	-30.5	9,737,518	-3.1	8,595,111	-11.7
TOTAL OTHER ASSETS  130,246,281 110,226,273 -15.4 116,107,745 5.3 132,607,597 14.2 125,336,433 -5.5  TOTAL ASSETS 7,791,365,374 7,963,729,524 2.2 8,526,036,054 7.1 9,512,226,450 11.6 9,750,355,085 2.5  TOTAL CU'S 107 HER RE OWNED PRIOR TO 2004  2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										
TOTAL ASSETS 7,791,365,374 7,963,729,524 2.2 8,526,036,054 7.1 9,512,226,450 11.6 9,750,355,085 2.5  TOTAL CU'S 147 139 -5.4 136 -2.2 130 -4.4 126 -3.1  TOTHER RE OWNED PRIOR TO 2004  LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										
TOTAL CU'S 147 139 -5.4 136 -2.2 130 -4.4 126 -3.1   OTHER RE OWNED PRIOR TO 2004   LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										
1 OTHER RE OWNED PRIOR TO 2004 2 LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUS INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,750,355,085	2.5
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS	TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	126	-3.1
	<sup>1</sup> OTHER RE OWNED PRIOR TO 2004		-		-					
4. Assets	$^{2}$ LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUs INCLUDED IN ALL OTH	ER INVESTMENTS PRIO	R TO JUN	IE 2006 FOR SHORT FOR	M FILERS				
4. Assets										
4. Assets										
										4. Assets

		Liabilities, Sha	res & Equity						
Return to cover		For Charter :							
03/09/2011		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation '	* Peer Group: All * Sta	te = 'MO'	* Type Included: Fed	erally Ins	ured State Credit Uni	on
	Count	of CU in Peer Group :	N/A	·					
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
LIABILITIES, SHARES AND EQUITY									-
LIABILITIES:					21/2		21/2		
Uninsured Secondary Capital	0			0	N/A	0			
Other Borrowings Other Notes, Promissory Notes, Interest Payable, &	N/A	N/A	١	N/A		N/A		N/A	1
Draws Against Lines of Credit	227 145 944	252 161 906	7.6	255 470 444	0.9	524,378,218	47.5	201 012 245	-42.6
· ·	327,145,844	352,161,806						, ,	
Borrowing Repurchase Transactions	0					0			
Subordinated Debt	0				,	0			
Accrued Dividends and Interest Payable	17,930,343				-14.9				
Accounts Payable & Other Liabilities	70,339,420	67,335,402						71,063,086	
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,718,916	37.5	384,467,586	-37.0
SHARES AND DEPOSITS									-
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1.227.259.602	5.4
Regular Shares	1,903,623,952	1,747,444,277		, ,				2,168,796,621	
Money Market Shares	1,034,080,169	1,168,449,987							
Share Certificates	1,901,449,683	2,063,219,189							
IRA/KEOGH Accounts	700,258,736							978,897,117	
All Other Shares <sup>1</sup>				<u> </u>	1		+		
	21,977,948			17,203,069		· ' '		19,992,870	
Non-Member Deposits	6,461,316	, ,				· ' '		, ,	
TOTAL SHARES AND DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,370,958,044	5.4
EQUITY:									
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	475,601,614	6.0
Regular Reserves	239,307,275	246,502,104			1	· ' '	-2.2		
Appropriation For Non-Conforming Investments	200,001,210	2.0,002,10	0.0	211,021,000	0	211,010,101		211,000,000	
(SCU Only)	0	C	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	233,825,685	246,206,530		253,753,590	1	265,265,487	1		
Equity Acquired in Merger	N/A	N/A		N/A		262,045		129,385	
Miscellaneous Equity	1,314,554	1,213,887	+	1,189,668	-2.0			1,188,480	
Accumulated Unrealized G/L on AFS Securities	-5,441,076	1,444,711				· ' '		5,689,836	
Accumulated Unrealized Losses for OTTI	, ,							, ,	
(due to other factors) on HTM Debt Securities	N/A	N/A		N/A		0		0	,,,
Accumulated Unrealized G/L on Cash Flow Hedges	0	C		0					
Other Comprehensive Income	-1,003	-6,576,689	-655,601.8	-13,899,958	-111.4	-5,516,660		, ,	
Net Income	0			0	,				
EQUITY TOTAL	908,148,880	918,297,262	1.1	926,978,682	0.9	957,826,184	3.3	994,929,455	3.9
TOTAL SHARES & EQUITY	7,375,949,767	7,523,895,333	3 2.0	8,081,879,678	7.4	8,901,507,534	10.1	9,365,887,499	5.2
TOTAL SHARES & EQUIT	7,373,949,707	7,020,090,000	2.0	0,001,079,070	7.4	6,901,507,554	10.1	9,303,667,499	3.2
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,750,355,085	2.5
NCUA INSURED SAVINGS <sup>2</sup>							<del>                                     </del>		
Uninsured Shares	506,626,332	586,043,079	15.7	774,397,509	32.1	291,004,333	-62.4	293,549,254	0.9
Uninsured Non-Member Deposits	1,271,267	1,010,281							
Total Uninsured Shares & Deposits	507,897,599	587,053,360			32.0				
Insured Shares & Deposits	5,959,903,288	6,018,544,711							
TOTAL NET WORTH								, , , ,	
	912,276,405	922,215,353	1.1	934,729,657	1.4	958,901,942	2.6	999,414,891	4.2
# Means the number is too large to display in the cell  PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IF	DA/KEOGHA AND NONMENADE	D CHADEC FOR CHOR	T EODM EILEBS		-		-		+
PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IF PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to				20/00 AND EODWARD OF	LADEC IN	CLIDED LID TO \$050 000			+
FRIOR TO TU/U3/U8 SHAKES INSUKED UP TO \$100,000; 10/03/08 to	O ODIZUIUS STIAKES INSUKED I	UF 10 \$100,000 and \$25	00,000 FOR IKAS; 5/2	ZU/U9 AND FORWARD SI T	HAKES IN	JUNED UP 10 \$250,000		<b>.</b>	0.5
				1				5. Liak	ShEquity

		Income Statem	ent						
Return to cover		For Charter : N							+
03/09/2011		Count of CU : 1							+
CU Name: N/A		Asset Range : N							-
Peer Group: N/A		-		on * Peer Group: All *	State =	'MO' * Type Included:	Federally Insi	ured State Credit Uni	on
	Count	of CU in Peer Group : N							T
			-						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Cha	Dec-2009	% Chg	Dec-2010	% Chg
* INCOME AND EXPENSE									T
INTEREST INCOME:									
Interest on Loans	358,947,991	384,705,991	7.2	394,815,944	2.6	392,209,287	-0.7	377,141,426	3.8
Less Interest Refund	(322,333)	(912,169)	183.0	(1,082,604)	18.7	(901,477)	-16.7	(831,834	) -7.7
Income from Investments	73,840,442	85,153,431	15.3	74,168,274	-12.9	57,355,758	-22.7	56,514,162	2 -1.5
Income from Trading	2,318	1,092,579	47,034.6	-3,382,930	-409.6	2,023,300	159.8	1,574,917	7 -22.2
TOTAL INTEREST INCOME	432,468,418	470,039,832	8.7	464,518,684	-1.2	450,686,868	-3.0	434,398,671	1 -3.6
INTEREST EXPENSE:									
Dividends	128,914,852	156,611,950	21.5	132,467,071	-15.4	103,072,062	-22.2	82,198,851	1 -20.3
Interest on Deposits	37,110,450	48,959,120	31.9	43,821,293		, ,		29,414,068	
Interest on Borrowed Money	17,361,011	15,070,574	-13.2	18,848,034		15,464,393	-18.0		_
TOTAL INTEREST EXPENSE	183,386,313	220,641,644	20.3	195,136,398			-20.2	124,494,482	2 -20.1
PROVISION FOR LOAN & LEASE LOSSES	31,923,940	40,655,506	27.4	57,795,884		, ,	37.8		_
NET INTEREST INCOME AFTER PLL	217,158,165	208,742,682	-3.9	211,586,402		, ,	1.7		_
NON-INTEREST INCOME:				_::,;;;;				,,,,,,,,,	1.1.1
Fee Income	95,869,437	95,973,437	0.1	98,991,402	3.1	104,210,787	5.3	108,998,571	1 4.6
Other Operating Income	36,548,860	41,583,241	13.8	48,506,572		, , , , , , , , , , , , , , , , , , ,	29.7	, ,	_
Gain (Loss) on Investments	-466,367	-236,385	49.3	798,417		, , , , , , , , , , , , , , , , , , ,		-,,-	_
Gain (Loss) on Disposition of Assets	1,573,796	1,414,813	-10.1	18,609		-1,839,003	-9,982.3		_
Gain from Bargain Purchase (Merger)	N/A	N/A	10.1	N/A		0			0.0 N/A
Other Non-Oper Income/(Expense)	580,920	1,280,089	120.4	-5,694,966				661,283	
NCUSIF Stabilization Income	N/A	N/A	120.4	0,004,300 N/A		41,778,993	100.1	001,200	0 -100.0
TOTAL NON-INTEREST INCOME	134,106,646	140,015,195	4.4	142,620,034		, ,	38.8	181,047,262	_
NON-INTEREST EXPENSE	104,100,040	140,010,100	7.7	142,020,004	1.5	137,320,300	30.0	101,047,202	. 0.0
Total Employee Compensation & Benefits	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	177,368,677	7 5.1
Travel, Conference Expense	3,542,779	3,665,296	3.5	3,588,566		· · · · · ·	-25.2	, ,	_
Office Occupancy	19,779,783	22,324,359	12.9	25,195,029		, ,		, , .	
Office Operation Expense	64,839,114	67,549,019	4.2	70,996,515		, ,	-0.6		_
Educational and Promotion	14,216,485	16,109,592	13.3	17,033,589		, ,	-8.2	, ,	_
Loan Servicing Expense	19,988,956	22,608,515	13.1	20,979,936			7.3		
Professional, Outside Service	23,775,131	23,032,169	-3.1	22,539,896		22,703,224	0.7		_
Member Insurance 1			-3.8	3,531,872		1,678,311	-52.5		_
	1,685,560	1,622,142	-3.8				-52.5		_
Member Insurance - NCUSIF Premium <sup>2</sup> Member Insurance - Temporary Corporate	N/A	N/A		N/A		N/A		11,858,558	3
1 ' ' '	N1/A	A1/A		N1/A		44 500 004		0.000.000	
CU Stabilization Fund <sup>3</sup>	N/A	N/A		N/A		41,589,881		9,222,366	
Member Insurance - Other	N/A	N/A	0.0	N/A		N/A	00.0	1,208,213	
Operating Fees	1,421,518	1,389,098	-2.3	1,388,172			20.0		
Misc Operating Expense	11,360,214	12,762,582	12.3	15,650,563		, ,	-9.7		
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) EXCLUDING STABILIZATION	303,064,487	324,953,125	7.2	342,759,829	5.5	388,338,072	13.3	384,669,562	2 -0.9
, ,		A1/A				00.450.450		00 007 107	
EXPENSE AND NCUSIF PREMIUMS "/4	N/A	N/A	F0 0	N/A	F4 ^	66,450,153	447.0	62,367,495	_
NET INCOME (LOSS)	48,200,324	23,804,752	-50.6	11,446,607	-51.9	24,860,272	117.2	41,286,571	1 66.1
RESERVE TRANSFERS:	04.054.115	05.000.00		0.000.555	20.5	10.070 == :		05.040.55	
Transfer to Regular Reserve	21,954,449	25,683,831	17.0	34,369,280	33.8	42,078,794	22.4	35,840,251	1 -14.8
* All Income/Expense amounts are year-to-date while the related % cha	nge ratios are annualized.				-				+
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF F	· ·				1				
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium I	xpense.								6. IncExp

		Delinquent Loan Info	ormation			1	1	I	1
Return to cover		For Charter :							
03/09/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Sta	te = 'MO' * Type Includ	led: Fed	erally Insured State C	redit
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES				100 = 11 = 10		400 400 000		100 100 001	
1 to < 2 Months Delinquent	81,689,694	91,932,045		109,541,518	19.2		18.2		
2 to < 6 Months Delinquent	32,453,141	38,121,327	17.5	52,113,518	36.7		25.5		
6 to 12 Months Delinquent	8,905,534	7,934,540		9,734,049	22.7		62.3		
12 Months & Over Delinquent Total Del Loans - All Types (2 or more Mo)	5,293,474	2,517,499		2,290,127	-9.0 32.0		73.6 32.8		
LOAN DELINQUENCY - BY LOAN TYPE	46,652,149	48,573,366	4.1	64,137,694	32.0	65,167,349	32.0	79,318,435	-6.9
Unsecured Credit Card Loans									
1 to < 2 Months Delinquent	5,832,470	6,262,645	7.4	7,718,542	23.2	7,383,081	-4.3	6,600,755	-10.6
2 to < 6 Months Delinquent	3,232,567	4,423,580	_	5,913,159	33.7		16.1	4,899,755	
6 to 12 Months Delinquent	307,290	428,240	39.4	601,917	40.6		12.1	,,	
12 Months & Over Delinquent	85,229	36,017	-57.7	42,830	18.9		-7.0		
Total Del Credit Card Lns (2 or more Mo)	3,625,086	4,887,837	34.8	6,557,906	34.2		15.6		
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40		1.86	32.7		10.6		
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
1 to < 2 Months Delinquent	13,098,986	18,841,138	43.8	22,941,616	21.8	34,580,246	50.7	34,014,175	-1.6
2 to < 6 Months Delinquent	1,126,596	2,857,714		6,588,898	130.6		150.0		
6 to 12 Months Delinquent	577,394	478,526		962,599	101.2		266.8		
12 Months & Over Delinquent	134,020	0		414,499	N/A		146.0		
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_	1	,,,,,		,,		7 . 7000	
(2 or more Mo)	1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs)									
Delinquent > 2 Mo / Total 1st Mtg Fixed and									
Hybrid/Balloons > 5 yrs	0.18	0.30	73.6	0.63	106.1	1.60	155.0	1.88	17.8
1st Mortgage Adjustable Rate Loans and									
Hybrid/Ballons < 5 Years									
1 to < 2 Months Delinquent	1,399,517	1,265,884	-9.5	8,723,397	589.1	9,936,551	13.9		
2 to < 6 Months Delinquent	405,094	181,316		4,465,502			-0.1		
6 to 12 Months Delinquent	44,877	0		535,112	N/A		186.4		
12 Months & Over Delinquent Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	18,100	0		0	N/A		N/A		
· , , , ,	468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	0.09	0.03	-64.5	0.84	2,423.0	1.14	35.5	1.28	12.4
Other Real Estate Fixed Rate/Hybrid/Balloon									
1 to < 2 Months Delinquent	1,783,993	3,406,482	90.9	4,103,810	20.5		21.2		
2 to < 6 Months Delinquent	561,380	1,177,035		3,088,528	162.4		-13.9		
6 to 12 Months Delinquent	196,168	341,130		672,346	97.1		25.7		
12 Months & Over Delinquent	0	16,644	N/A	170,145	922.3		351.3		
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,508,683	5.6
%Other Real Estate Fixed/Hybrid/Balloon Loans									
Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans									
-	0.27	0.44	66.9	0.91	105.5	1.04	13.6	1.32	27.3
Other Real Estate Adjustable Rate	0.000.000	0.470.540	47.4	0.050.040	04.5	4.405.450	00.0	0.040.405	44.7
1 to < 2 Months Delinquent	2,999,226	2,478,516	<u> </u>	3,258,342	31.5		26.6		
2 to < 6 Months Delinquent	1,119,634	1,166,988		1,520,501	30.3		51.4		
6 to 12 Months Delinquent	589,323	400,372	-32.1	203,517	-49.2		233.7		
12 Months & Over Delinquent Total Del Other RE Adj Rate Lns (2 or more Mo)	381,044 2,090,001	158,877	-58.3 -17.4	104,791	-34.0 5.9		252.8 83.2		
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo	2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	63.2	3,217,007	-4.0
/ Total Other RE Adjustable Rate Loans	0.39	0.33	-15.1	0.37	13.4	0.64	73.2	0.59	-8.8
Leases Receivable	0.00	0.00	10.1	0.01	10.4	0.04	70.2	0.00	0.0
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent	0			0	N/A		_		
6 to 12 Months Delinquent	0			0					
12 Months & Over Delinquent	0			0					
Total Del Leases Receivable (2 or more Mo)	0	0		0	N/A				
%Leases Receivable Delinquent > 2 Mo		_				1			1
/ Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans									
1 to < 2 Months Delinquent	56,575,502	59,677,380		62,795,811	5.2		9.1		
2 to < 6 Months Delinquent	26,007,870	28,314,694		30,536,930	7.8		6.9		
6 to 12 Months Delinquent	7,190,482	6,286,272		6,758,558	7.5		26.3		
12 Months & Over Delinquent	4,675,081	2,305,961	-50.7	1,557,862	-32.4		-12.8		
Total Del All Other Lns (2 or more Mo)	37,873,433	36,906,927			5.3		9.5		
%All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	-0.2	1.38	4.4	1.47	6.6	1.15	-21.4
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	1					-		7. Delinquent Loan In	1

Return to cover 03/09/2011 CU Name: N/A Peer Group: N/A		Bankruptcy Informatio For Charter :		1					
CU Name: N/A			IN/A						
		Count of CU:							
Peer Group: N/A		Asset Range :							
				Nation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	9/ Cha	Dec-2009	9/ Cha	Dec-2010	9/ Cho
	Dec-2006	Dec-2007	% City	Dec-2008	76 City	Dec-2009	% City	Dec-2010	76 City
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	36,778,250	44,025,259	19.7	55,752,840	26.6	72,869,959	30.7	71,277,478	-2.2
* Total Loans Recovered	7,028,223	7,797,152	10.9	7,844,242	0.6	7,633,683	-2.7	8,305,129	8.8
* NET CHARGE OFFS (\$\$)	29,750,027	36,228,107	21.8	47,908,598	32.2	65,236,276	36.2	62,972,349	-3.5
**%Net Charge-Offs / Average Loans	0.54	0.65	20.3	0.82	27.6	1.08	31.4	1.04	-4.1
Total Del Loans & *Net Charge-Offs Combined Delinquency and Net Charge Off Ratio	76,402,176	84,801,473 1.50	11.0 9.3	112,046,292 1.90	32.1 26.3	150,403,625 2.49	34.2 30.8	142,290,784 2.35	
Combined Delinquency and Net Charge On Ratio	1.38	1.50	9.3	1.90	20.3	2.49	30.6	2.35	-5.4
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	6,916,923	8,451,552	22.2	12,143,335	43.7	18,087,409	48.9	17,016,104	-5.9
* Unsecured Credit Card Lns Recovered	973,432	1,372,049	40.9	1,481,205	8.0	1,189,971	-19.7	1,465,940	23.2
* NET UNSECURED CREDIT CARD C/Os	5,943,491	7,079,503	19.1	10,662,130	50.6	16,897,438	58.5	15,550,164	-8.0
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	14.7	3.05	43.7	4.70	54.2	4.24	-9.9
* All Other Loans Charged Off	28,178,707	32,806,672	16.4		21.2	45,235,931	13.8	42,152,574	
* All Other Loans Recovered	5,874,375	5,753,026	-2.1	6,177,350	7.4	6,137,271	-0.6		
* NET ALL OTHER LOAN C/Os	22,304,332	27,053,646	21.3		24.1	39,098,660	16.4	35,800,328	
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	24.3			1.37	14.4	1.26	
* Total 1st Mortgage RE Loan/LOCs Charged Off	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	4,396,725	
* Total 1st Mortgage RE Loans/LOCs Recovered	6,622	505,399	_	8,693	-98.3	34,082	292.1	59,676	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os  ** Net Charge Offs - 1st Mortgage RE Loans/LOCs	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	4,337,049	133.9
	0.02	0.02	-3.8	0.05	156.3	0.10	92.4	0.22	125.8
/ Avg 1st Mortgage RE Loans/LOCs * Total Other RE Loans/LOCs Charged Off	1,362,925	1,941,497	42.5		51.4	7,658,514	160.5	7,712,075	
* Total Other RE Loans/LOCs Recovered	173,794	166,678	-4.1	176,994	6.2	272,359	53.9	427,267	56.9
* NET OTHER RE LOANS/LOCs C/Os	1,189,131	1,774,819	49.3		55.7	7,386,155	167.3	7,284,808	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE	1,100,101	1,774,010	40.0	2,700,100	55.7	7,000,100	107.0	7,204,000	1
Loans/LOCs	0.15	0.21	43.7	0.31	47.3	0.80	158.6	0.80	0.4
* Total Real Estate Loans Charged Off	1,682,620	2,767,035	64.4		39.2	9,546,619	147.9	12,108,800	26.8
* Total Real Estate Lns Recovered	180,416	672,077	272.5	185,687	-72.4	306,441	65.0	486,943	58.9
* NET Total Real Estate Loan C/Os	1,502,204	2,094,958	39.5	3,665,574	75.0	9,240,178	152.1	11,621,857	25.8
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.09	32.3	0.14	61.3	0.33	138.7	0.41	23.5
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A		0		68,856	N/A	543,936	690.0
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A		0		0	N/A	0	
*NET Modified Real Estate C/Os	N/A	N/A		0		68,856	N/A	543,936	690.0
** Net Charge Offs - Total Modified RE Loans	N/A	N/A		N/A		0.27		0.99	262.8
/ Avg Total Modified RE Loans * Total Leases Receivable Charged Off	0		N/A	0	N/A	0.27	N/A	0.99	
* Total Leases Receivable Recovered	0					0		0	
* NET LEASES RECEIVABLE C/Os	0			0		0		0	
**Net Charge Offs - Leases Receivable / Avg Leases	•	·	14//		14//		14// (	•	14//
Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	1,165	1,680	44.2		44.9	3,738	53.6	4,110	
Number of Members Who Filed Chapter 13 YTD	881	1,039	17.9		67.3	1,987	14.3	2,502	
Number of Members Who Filed Chapter 11 YTD	5	1	-80.0		0.0	1	0.0	3	
Total Number of Members Bankrupt	2,051	2,720	32.6	4,173	53.4	5,726	37.2	6,615	15.5
Total Lance Outstanding Outstanding St. 1 (2) T. 1									<u> </u>
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	19,733,893	28,827,303	46.1	44,898,511	55.7	66,200,303	47.4	71,493,701	8.0
* All Loans Charged Off due to Bankruptcy YTD	10,487,328	8,563,400	-18.3	12,218,723	42.7	16,268,860	33.1	18,329,342	12.7
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.45	-31.8	21.92	12.7	22.33	1.9	25.70	15.2
LOAN MODIFICATIONS OUTSTANDING	26.52	19.45	-31.8	21.92	12.7	22.33	1.9	25.72	15.2
Modified First Mortgate RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	57,463,013	41.7
Modified Other RE Loans	N/A	N/A		423,570		3,707,298		8,299,691	
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	65,762,704	
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0,207,720		2,655,818	N/A	4,179,197	
Modified Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		33,313,198	
Modified Business Loans (Not Secured by RE)	N/A	N/A		N/A		N/A		0	
TOTAL Modified First RE, Other RE, Consumer,									
and Business Loans	N/A	N/A		N/A		N/A		99,075,902	
Total Modified Loans to Total Loans	N/A	N/A		0.11		0.73	593.0	1.64	
Total Modified Loans to Net Worth	N/A	N/A		0.67		4.62	588.5	9.91	114.7
# Means the number is too large to display in the cell									L
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December	er = 1 (or no annualizing)								
						8. Loan Losses & Bank	ruptcy Info	ormation, and Loan Mod	ifications

MORECT LOANS OUTSTANDING		Ir	ndirect and Participation	n I endi	na					
Count of CU   126   Coun	Return to cover	"			lig					
Page From   MA										
Dec. 2010   Dec. 2010   Dec. 2010   Dec. 2010   Dec. 2010   N. Chig   Dec. 2010   N. C	CU Name: N/A		Asset Range :	N/A						
Dec-2006   Dec-2007   N. Chg   Dec-2000   N. Chg   Dec-2009   N. Chg   Dec-2000   N.	Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cre	edit
INDRECT LOANS OUTSTANDING		Count	of CU in Peer Group :	N/A						
INDRECT LOANS OUTSTANDING										
Indirect Loans - Provid State Arringment		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
Enderties Laness - Consequential Enderties Chainers   1.580674.000   10.987.103   2.25   50.5613.075   30.6   490.000.0986   3.7140.000.000   1.1740.000   1.1740.000.000   1.1740.000.000   1.1740.000.000   1.1740.000   1.1740.000.000   1.1740.000.000   1.1740.000   1.1740.000.000   1.1740.000.000   1.1740										
Total Outstanding Indirect Loss										-17.6
Studiest Loses Contendeding Trout Loans   19.06   19.25   4-0   19.24   0.4   19.25   5.9   17.22   7.15	,									-3.1
DELINOURING	-									-11.4
1 to 2 Amortes Delinquent   22.812.151   23.373.586   3.4   28.586.230   13.7   34.044.274   28.2   33.378.680   2.5 to 4 Months Delinquent   9.020.0861   11.00.085   21.8   12.004.380   9.5   13.110.018   8.8   9.96.856.2   22.7   23.00.085   21.8   22.00.180   22.00		19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	17.22	-10.9
20 of Norther Delinquent			20.000.000							
Style="background-color: green; color: gre	'						- /- /			-2.0
12 Months & Over Delinquent   1,179,962   516,328   56.2   375,937   27.4   289,925   22.7   20,9611   27.5					,,					
Total Del Indirect Lns (2 or more No)   12,435,531   13,207,530   6.6   14,725,536   11.1   16,561,233   12.5   12.882,418   2.4   1.1										-13.1
Subdirect Loans Delinquent > 2 Mo / Total Indirect Loans					· · · · · · · · · · · · · · · · · · ·					-27.7
LOAN LOSSES - INDIRECT LENDING										-22.2 -12.2
Indisert Loans Recovered		1.17	1.28	9.1	1.35	5.9	1.41	4.2	1.24	-12.2
Indirect Loans Recovered		9 071 653	13 049 602	43.0	15 301 658	17 0	14 105 564	-8.4	15 373 313	9.0
INSTITUDIRECT LOAN COS					, ,					-1.5
PARTICIPATION LOANS OUTSTANDING (Bit of Purchased + CU Portion of Part. Lns Interests Retained):  NA N					,,					10.4
PARTICIPATION LOANS CUTSTANDING (Bal of Purchased + CU Portion of Part. Lins interests Retained): N/A N/A N/A N/A N/A 12,936,471 13,952,620 27. Real Estate N/A N/A N/A N/A N/A 12,936,471 13,952,620 27. Real Estate N/A N/A N/A N/A 12,936,471 13,952,620 27. Real Estate N/A N/A N/A N/A N/A 12,411,030 26,679,736 15. Member Business Loans (excluding C&D) N/A N/A N/A N/A N/A 1,400, N/A 15,510,129 19,645,588 256 Commercial Construction & Development N/A N/A N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A 1,510,129 19,645,588 256 Commercial Construction & Development N/A N/A 1,510,129 19,645,589 256 151,629,817 257 257 257 257 257 257 257 257 257 25										12.8
Consumer	· ·	5.17		55.0	1.27		7.10	10.0	7.24	
Consumer	,									
Member Business Loans (excluding C&D)		N/A	N/A		N/A		12,936,471		13,952,620	7.9
Non-Member Business Loans (excluding CRD)	Real Estate	N/A	N/A		N/A		22,411,030		26,679,736	19.0
Commercial Construction & Development	Member Business Loans (excluding C&D)	N/A	N/A		N/A		6,858,706		11,164,442	62.8
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)   73,125,586   59,23,233   24   71,100,39   295   113,485,686   59.6   151,229,817   23, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   56.6   2.50   34, 20,97   26.2   1,19   22.9   1,87   26.5   1,67   26.5   26	Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		5,510,129		19,645,588	256.5
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)   73,125,536   54,923,233   24,9   71,100,039   26,5   113,465,696   59,6   151,292,817   33, 59,7   74,705,705   74,705,705   75,805,705   74,705,705   75,805,705   74,705,705,705   75,805,705   76,805	Commercial Construction & Development	N/A	N/A		N/A		0		83,412	N/A
Separticipation Loans Outstanding / Total Loans   1.32   0.97   2.62   1.19   22.9   1.87   56.6   2.50   3.4	Loan Pools	N/A	N/A		N/A		65,749,360		79,767,019	21.3
Participation Loans Purchased YTD		73,125,536	54,923,233	-24.9	71,100,039	29.5	113,465,696	59.6	151,292,817	33.3
Separticipation Loans Purchased YTD	·	1.32	0.97	-26.2	1.19	22.9		56.6	2.50	34.1
Total Loans Granted YTD		7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	75,638,295	15.3
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold ANI/OR Serviced (Participants' Balance Outstanding)		0.34	0.78	129.5	1.64	110.4	2.28	38.5	2.74	20.3
(Participants Balance Outstanding)										
Participation Loan Interests - Amount Retained (Outstanding)		NI/A	N/A		NI/A		17 204 602		21 551 510	25.2
Participation Loans Sold YTD   836,776   4,416,558   427.8   4,513,450   2.2   8,013,833   77.6   7,795,209   -2   -2   -2   -2   -2   -2   -2   -	, ,									25.3 29.2
**SParticipation Loans Sold YTD / Total Assets				427 B		2.2		77.6		-2.7
#HOLE LOANS PURCHASED AND SOLD:  *Loans Purchased in Full from Other Financial Institutions YTD  /Loans Granted YTD  /Loans Granted YTD  /Loans Granted YTD  /Loans Excluding RE, Sold in Full YTD  N/A  0 N/A  0 N/A  0 N/A  1 to < 2 Months Delinquent  2 to < 6 Months Delinquent  1 to < 6 Months Delinquent  1 to < 8 Months Delinquent  1 to < 9 Months Delinquent  1 to < 1 to < 9 Months Delinquent  1 to < 1 to < 9 Months Delinquent  1 to < 1 to < 9 Months Delinquent  1 to < 1 to < 9 Months Delinquent  1 to < 1 to < 9 Months Delinquent  1 to < 1 to < 9 Months Delinquent  1 to < 9 Months De	·				, ,					-2.7 -5.1
Clans   Purchased in Full from Other Financial Institutions YTD   5,210,264   210,700   -96.0   1,391,225   560.3   0   -100.0   26,391,918   N		0.01	0.00	410.4	0.03	-4.5	0.00	33.1	0.00	-5.1
%Loans Purchased From Other Financial Institutions YTD		5 210 264	210 700	-96.0	1 391 225	560.3	0	-100.0	26 391 918	N/A
Loans Granted YTD		0,210,201	210,100	00.0	1,001,220	000.0		100.0	20,001,010	14// (
DELINQUENCY - PARTICIPATION LENDING   1 to < 2 Months Delinquent   2,312,590   1,022,532   -55.8   895,332   -12.4   1,221,925   36.5   1,061,942   -13   2 to < 6 Months Delinquent   2,157,036   1,058,798   -50.9   571,529   -46.0   493,180   -13.7   679,726   37.6   6 to 12 Months Delinquent   1,536,302   575,106   -62.6   225,495   -60.8   103,761   -54.0   30,431   -70		0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	0.96	N/A
DELINQUENCY - PARTICIPATION LENDING   1 to < 2 Months Delinquent   2,312,590   1,022,532   -55.8   895,332   -12.4   1,221,925   36.5   1,061,942   -13   2 to < 6 Months Delinquent   2,157,036   1,058,798   -50.9   571,529   -46.0   493,180   -13.7   679,726   37.6   6 to 12 Months Delinquent   1,536,302   575,106   -62.6   225,495   -60.8   103,761   -54.0   30,431   -70	*Loans, Excluding RE, Sold in Full YTD	N/A	0			N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent 2,157,036 1,058,798 -50.9 571,529 -46.0 493,180 -13.7 679,726 37 6 to 12 Months Delinquent 1,536,302 575,106 -62.6 225,495 -60.8 103,761 -54.0 30,431 -70 12 Months & Over Delinquent 1,769,177 925,036 -47.7 398,826 -56.9 19,038 -95.2 9,988 -47 170 Del Participation Lons (2 or more Mo) 5,462,515 2,558,940 -53.2 1,195,850 -53.3 615,979 -48.5 720,145 16 16 16 16 16 16 16 16 16 16 16 16 16	DELINQUENCY - PARTICIPATION LENDING									
6 to 12 Months Delinquent 1,536,302 575,106 -62.6 225,495 -60.8 103,761 -54.0 30,431 -70 12 Months & Over Delinquent 1,769,177 925,036 -47.7 398,826 -56.9 19,038 -95.2 9,988 -47 10 Del Participation Lons Lns (2 or more Mo) 5,462,515 2,558,940 -53.2 1,195,850 -53.3 615,979 -48.5 720,145 16 9 Participation Loans Delinquent > 2 Mo	1 to < 2 Months Delinquent	2,312,590	1,022,532	-55.8	895,332	-12.4	1,221,925	36.5	1,061,942	-13.1
12 Months & Over Delinquent 1,769,177 925,036 -47.7 398,826 -56.9 19,038 -95.2 9,988 -47. Total Del Participation Lns (2 or more Mo) 5,462,515 2,558,940 -53.2 1,195,850 -53.3 615,979 -48.5 720,145 16. Participation Loans Delinquent > 2 Mo    **Participation Loans Delinquent > 2 Mo   **Total Participation Loans Delinq			1,058,798							37.8
Total Del Participation Loans Delinquent > 2 Mo / Total Participation Loans Charged Off  * Participation Loans Charged Off  * Participation Loans Recovered  * Participation Loans Recovered  * NET PARTICIPATION LOAN C/Os  * NET PARTICIPATION LOAN C/Os  * Net Participation Loans / Avg Participation Loans / Avg Participation Loans / Avg Participation Loans / Awg Participation Loans / Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell	·				,					-70.7
Participation Loans Delinquent > 2 Mo   Total Participation Loans   T.47   4.66   -37.6   1.68   -63.9   0.54   -67.7   0.48   -12	·									-47.5
Total Participation Loans		5,462,515	2,558,940	-53.2	1,195,850	-53.3	615,979	-48.5	720,145	16.9
COAN LOSSES - PARTICIPATION LENDING		<u>-</u>			,					
* Participation Loans Charged Off 1,879,796 2,272,931 20.9 1,367,639 -39.8 1,495,678 9.4 1,790,382 15  * Participation Loans Recovered 131,303 267,446 103.7 426,811 59.6 273,348 -36.0 290,360 66  * NET PARTICIPATION LOAN C/Os 1,748,493 2,005,485 14.7 940,828 -53.1 1,222,330 29.9 1,500,022 22  ***SNet Charge Offs - Participation Loans / Avg Participation Loans   2.05 3.13 52.5 1.49 -52.3 1.32 -11.3 1.13 -14  *Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing) # Means the number is too large to display in the cell		7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.48	-12.3
* Participation Loans Recovered 131,303 267,446 103.7 426,811 59.6 273,348 -36.0 290,360 6   * NET PARTICIPATION LOAN C/Os 1,748,493 2,005,485 14.7 940,828 -53.1 1,222,330 29.9 1,500,022 22   **%(Net Charge Offs - Participation Loans / Avg Participation Loans   2.05 3.13 52.5 1.49 -52.3 1.32 -11.3 1.13 -14   *Amounts are year-to-date while the related %change ratios are annualized.   ** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)   # Means the number is too large to display in the cell		1 070 700	0.070.001	00.0	4 007 000	00.0	4 405 070	<u> </u>	4 700 000	40 -
**NET PARTICIPATION LOAN C/Os 1,748,493 2,005,485 14.7 940,828 -53.1 1,222,330 29.9 1,500,022 22 ***Whet Charge Offs - Participation Loans / Avg Participation Loans 2.05 3.13 52.5 1.49 -52.3 1.32 -11.3 1.13 -14 **Amounts are year-to-date while the related %change ratios are annualized.  **Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell										19.7
***Net Charge Offs - Participation Loans / Avg Participation Loans 2.05 3.13 52.5 1.49 -52.3 1.32 -11.3 1.13 -14  *Amounts are year-to-date while the related %change ratios are annualized.  *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell										6.2 22.7
/ Avg Participation Loans 2.05 3.13 52.5 1.49 -52.3 1.32 -11.3 1.13 -14 *Amounts are year-to-date while the related %change ratios are annualized. ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell		1,748,493	∠,005,485	14.7	940,828	-03.1	1,222,330	29.9	1,500,022	22.1
*Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell		2.05	2 12	52.5	1 10	-523	1 22	-11 3	1 12	-14.5
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  # Means the number is too large to display in the cell			3.13	32.3	1.49	-32.3	1.32	-11.3	1.13	-14.3
# Means the number is too large to display in the cell	-									
		. (o. no amudizing)			<del> </del>					
	and the second s								9. IndirectAndParticin	ationLns
								<u> </u>		

		Real Estate Loan Info	rmation 1	1					
Return to cover		For Charter :							
03/09/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Feder	ally Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
REAL ESTATE LOANS OUTSTANDING:	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
First Mortgages									
First wortgages Fixed Rate > 15 years	646,299,359	728,616,246	12.7	876,778,932	20.3	915,352,026	4.4	890,532,453	-2.7
Fixed Rate 15 years or less	358,930,015	325,056,367	-9.4	344,451,911	6.0	354,062,465	2.8	421,604,721	19.1
Other Fixed Rate	740,078	1,223,128	65.3		46.7	8,633,472	381.3	15,720,652	82.1
Total Fixed Rate First Mortgages	1,005,969,452	1,054,895,741	4.9		15.9	1,278,047,963	4.5	1,327,857,826	3.9
Balloon/Hybrid > 5 years	43,324,528	42,286,364	-2.4	48,192,417	14.0	37,772,245	-21.6	38,194,964	1.1
Balloon/Hybrid 5 years or less	385,818,391	357.126.092				437,306,584	-8.2	492,494,748	12.6
Total Balloon/Hybrid First Mortgages	429,142,919	399,412,456			31.3	475,078,829	-9.4	530,689,712	11.7
Adjustable Rate First Mtgs 1 year or less	56,663,020	51,714,964	-8.7	60,696,640	17.4	47,390,609	-21.9	60,768,481	28.2
Adjustable Rate First Mtgs >1 year	55,451,484	134,585,192	142.7	57,094,125	1	77,690,386	36.1	81,041,310	4.3
Total Adjustable First Mortgages	112,114,504	186,300,156	-	117,790,765		125,080,995	6.2	141,809,791	13.4
TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,547,226,875	1,640,608,353	6.0		+	1,878,207,787	0.2	2,000,357,329	6.5
Other Real Estate Loans	1,041,220,013	1,040,000,000	0.0	1,000,240,720	15.7	1,010,201,101	0.7	2,000,001,029	0.0
Closed End Fixed Rate	267,360,684	309,007,095	15.6	390,939,815	26.5	379,013,798	-3.1	313,116,959	-17.4
Closed End Adjustable Rate	2,860,656	2,909,100	1.7			9,889,243	8.2	10,814,014	9.4
Open End Adjustable Rate (HELOC)	518,156,382	475,379,557	-8.3		1.4	509,653,731	5.7	536,202,540	5.2
Open End Fixed Rate	36,882,185	84,049,663	127.9		-52.7	32,984,778	-17.0	28,660,980	-13.1
TOTAL OTHER REAL ESTATE OUTSTANDING	825,259,907	871,345,415			5.8	931,541,550	1.1	888,794,493	-4.6
TOTAL RE (FIRST AND OTHER) OUTSTANDING	2,372,486,782	2,511,953,768	5.9		11.0	2,809,749,337	0.8	2,889,151,822	2.8
RE LOAN SUMMARY (FIX, ADJ):	_,0:_,:00,:0_	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,049,293,980	1,097,182,105	4.6	1,271,217,121	15.9	1,315,820,208	3.5	1,366,052,790	3.8
Other RE Fixed Rate	304,242,869	393,056,758	29.2			411,998,576	-4.3	341,777,939	-17.0
Total Fixed Rate RE Outstanding	1,353,536,849	1,490,238,863	10.1	1,701,883,597	14.2	1,727,818,784	1.5	1,707,830,729	-1.2
%(Total Fixed Rate RE/Total Assets)	17.37	18.71	7.7			18.16	-9.0	17.52	-3.6
%(Total Fixed Rate RE/Total Loans)	24.35	26.33	8.1	28.54	8.4	28.43	-0.4	28.26	-0.6
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	497,932,895	543,426,248	9.1	594,023,607	9.3	562,387,579	-5.3	634,304,539	12.8
Other RE Adj Rate	521,017,038	478,288,657	-8.2	491,146,707	2.7	519,542,974	5.8	547,016,554	5.3
Total Adj Rate RE Outstanding	1,018,949,933	1,021,714,905	0.3	1,085,170,314	6.2	1,081,930,553	-0.3	1,181,321,093	9.2
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	N/A	28,226,639		38,270,520	35.6	33,638,635	-12.1	29,151,415	-13.3
%(Interest Only & Payment Option First Mtg / Total Assets)	N/A	0.35		0.45	26.6	0.35	-21.2	0.30	-15.5
%(Interest Only & Payment Option First Mtg / Net Worth)	N/A	3.06		4.09	33.8	3.51	-14.3	2.92	-16.9
Outstanding Interest Only & Payment Option Other RE									
/ LOCs Loans	N/A	N/A		N/A		16,115,812		15,511,523	-3.7
Outstanding Residential Construction (Excluding Business		45.000 - : :		40.050 : :-		7 000		0.007.55	
Purpose Loans)  Allowance for Loan Losses on all RE Loans	N/A	15,922,844	05.0	16,650,145		7,986,638	-52.0	2,837,821	-64.5
* REAL ESTATE LOANS - AMOUNT GRANTED:	3,615,370	2,702,507	-25.2	6,571,141	143.1	9,085,368	38.3	14,571,509	60.4
* First Mortgages									
* Fixed Rate > 15 years	250,041,643	263,910,463	5.5	330,942,555	25.4	719,039,640	117.3	616,301,437	-14.3
* Fixed Rate > 15 years  * Fixed Rate 15 years or less	65,620,407	68,516,941	4.4		69.4	327,038,385	181.8	381,773,917	16.7
* Other Fixed Rate	65,620,407	705,746		906,591	28.5	6,568,486	624.5	7,059,019	7.5
* Total Fixed Rate First Mortgages	316,272,253	333,133,150				1,052,646,511	135.0	1,005,134,373	-4.5
* Balloon/Hybrid > 5 years	8,583,460	12,143,436				11,631,771	11.1	6,760,724	
* Balloon/Hybrid 5 years or less	113,538,538	116,811,617				103,945,738	-23.8	89,974,088	-13.4
* Total Balloon/Hybrid First Mortgages	122,121,998	128,955,053				115,577,509	-21.3	96,734,812	-16.3
* Adjustable Rate First Mtgs 1 year or less	11,763,458	11,029,008				10,186,921	-53.7	21,887,720	114.9
* Adjustable Rate First Mtgs >1 year	11,125,017	18,543,849			_	8,723,898	-53.1	24,216,094	177.6
* Total Adjustable First Mortgages	22,888,475	29,572,857			37.3	18,910,819		46,103,814	
* TOTAL FIRST MORTGAGE RE LOANS GRANTED	461,282,726	491,661,060			29.2	1,187,134,839	86.8	1,147,972,999	-3.3
* Amounts are year-to-date while the related %change ratios are annualize		2.,22.,000	1	22,222,000		, 2.,.2.,000	,	,,,	
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1		Real Estate Loan Info	rmation :	2	1	I			
Return to cover		For Charter :		-					
03/09/2011		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Feder	ally Insured State Cred	dit
	Count	of CU in Peer Group :	N/A						
			a. a.		a. a.		a. a.		a. a.
4 CTUED DE 11 FOTATE (O. 1. 1)	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
* OTHER REAL ESTATE (Granted)	127 04F 242	447 DOE EO7	115	422 FE0 F0F	10.4	00 000 005	24.5	E4 040 007	40.0
* Closed End Fixed Rate	137,845,212	117,895,507 1,236,782	-14.5 9.4		12.4	86,869,905	-34.5	51,948,987	-40.2 3.5
* Closed End Adjustable Rate  * Open End Adjustable Rate (HELOC)	1,130,975 128,406,490	1,236,782		1 1	-10.1 -5.7	2,050,853 130,551,404	84.5 11.7	2,122,966 134,066,286	2.7
* Open End Fixed Rate and Other	20,135,769	49,920,413	147.9		-72.9	4,985,901	-63.1	3,644,285	-26.9
* TOTAL OTHER REAL ESTATE GRANTED	287,518,446	293,005,442	1.9		-72.9	224,458,063	-15.0	191,782,524	-14.6
* TOTAL CITIES REAL ESTATE GRANTED  * TOTAL RE (FIRST AND OTHER) GRANTED	748,801,172	784,666,502	4.8		14.6	1,411,592,902	56.9	1,339,755,523	-14.0
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	21.41	23.05			12.0	40.14	55.5	38.68	-3.7
RE LOANS SOLD/SERVICED	2	20.00	7.0	20.02	12.0	40.14	55.5	00.00	0.7
* First Mortgage R.E. Loans Sold	148,491,379	139,909,296	-5.8	151,784,993	8.5	775.263.968	410.8	750,482,209	-3.2
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	32.19	28.46				65.31	173.4	65.37	0.1
AMT of Mortgage Servicing Rights	3,019,052	2,751,657	-8.9		-11.7	6,706,113	176.0	9,335,682	39.2
Outstanding RE Loans Sold But Serviced	532,653,243	568,081,331	6.7		7.7	1,147,815,524	87.5	1,554,919,924	35.5
% (Mortgage Servicing Rights / Net Worth)	0.33	0.30	-9.8		-12.9	0.70	169.0	0.93	33.6
MISC. RE LOAN INFORMATION	3.00	3.00	1	3.20		50	1	3.00	1
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,033,613,597	1,035,560,975	0.2	1,135,384,238	9.6	1,082,481,655	-4.7	1,104,027,674	2.0
R.E. Lns also Mem. Bus. Lns	31,195,414	62,546,638		1, 1				210,265,558	36.9
REVERSE MORTGAGES	- ,,	,,,,,,,,,		, ,		,		-,,	
Federally Insured Home Equity Conversion Mortgage (HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A
Total Reverse Mortgages	N/A	N/A		N/A		0		0	N/A
RE LOAN MODIFICATIONS OUTSTANDING									
Modified First Mortgage RE Loans	N/A	N/A		5,844,150		40,564,003	594.1	57,463,013	41.7
Modified Other RE Loans	N/A	N/A		423,570		3,707,298	775.3	8,299,691	123.9
Total Modified First and Other RE Loans	N/A	N/A		6,267,720		44,271,301	606.3	65,762,704	48.5
Modified RE Loans Also Reported as Business Loans	N/A	N/A		0		2,655,818	N/A	4,179,197	57.4
DELINQUENT R.E. LOANS > 2 MOS									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	1,838,010	3,336,240	81.5	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	468,071	181,316	-61.3		2,658.0	6,414,721	28.3	8,134,440	26.8
Other R.E. Fixed Rate	757,548	1,534,809	102.6		156.1	4,270,551	8.6	4,508,683	5.6
Other R.E. Adj. Rate	2,090,001	1,726,237	-17.4	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0
TOTAL DEL R.E. > 2 MOS	5,153,630	6,778,602	31.5	18,726,438	176.3	35,057,832	87.2	41,580,101	18.6
DELINQUENT 1 TO < 2 MOS									
First Mortgage	14,498,503	20,107,022	38.7		57.5	44,516,797	40.6	42,619,780	-4.3
Other	4,783,219	5,884,998	23.0		25.1	9,097,274	23.6	8,900,334	-2.2
Total Del R.E. 1 to < 2 Mos	19,281,722	25,992,020	34.8			53,614,071	37.4	51,520,114	-3.9
Total Del R.E. Loans > 1 Mos	24,435,352	32,770,622	34.1	57,753,603	76.2	88,671,903	53.5	93,100,215	5.0
RE LOAN DELINQUENCY RATIOS									
% R.E. Loans dq > 1 Mos	1.03	1.30	26.7	2.07	58.8	3.16	52.3	3.22	2.1
% R.E. Loans dq > 2 Mos	0.22	0.27	24.2	0.67	149.0	1.25	85.7	1.44	15.3
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS				4 004 055		0.700.070	507.4	4.550.004	
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A	-	1,061,655		6,763,878		4,552,224	-32.7
Modified Other RE Loans > 2 Mo Del	N/A	N/A		0		597,714	N/A	1,269,427	112.4
Total Modified First and Other RE Loans > 2 Mo Del % Total Modified 1st and Other RE > 2 Mo Del	N/A	N/A		1,061,655		7,361,592	593.4	5,821,651	-20.9
/ Total Modified 1st and Other RE	N/A	N/A		16.94		16.63	-1.8	8.85	-46.8
Modified RE Loans Also Reported as									
Business Loans > 2 Mo Del	N/A	N/A		0		1,317,485	N/A	460,969	-65.0
% Modified RE Lns also Reported as									
Business Loans > 2 Mo Del									
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A		0.00		49.61	N/A	11.03	-77.8
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	319,695	825,538	158.2	911,111	10.4	1,888,105	107.2	4,396,725	132.9
* Total 1st Mortgage Lns Recovered	6,622		7,532.1					59,676	
* NET 1st MORTGAGE LN C/Os	313,073	320,139	2.3	902,418	181.9	1,854,023	105.5	4,337,049	133.9
** Net Charge Offs - 1st Mortgage Loans					450-				40= -
/ Avg 1st Mortgage Loans	0.02	0.02				0.10		0.22	
* Total Other RE Lns Charged Off	1,362,925	1,941,497	42.5			7,658,514		7,712,075	0.7
* Total Other RE Lns Recovered	173,794	166,678				272,359	53.9	427,267	56.9
* NET OTHER RE LN C/Os	1,189,131	1,774,819				7,386,155		7,284,808	-1.4
**Net Charge Offs Other RE Loans / Avg Other RE Loans	0.15	0.21	43.7	0.31	47.3	0.80	158.6	0.80	0.4
* Amounts are year-to-date and the related % change ratios are annualized				1					
** Annualization factor: March = 4; June = 2; September =4/3; December =	1 (or no annualizing)		-	<del>                                     </del>					
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	Mo	mber Business Loan	Informat	ion					
Return to cover	IVIE	For Charter :							+
03/09/2011		Count of CU :							+
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	erally Insured State C	redit
100.0.000	Count	of CU in Peer Group :				,			T
	- Count	n oo iii i car ordap .	147						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) 1	37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	221,361,461	34.7
Purchased Business Loans or Participations to									
Nonmembers (NMBLB) <sup>1</sup>	2,517,274	14,024,848		14,348,837	2.3	20,108,453	40.1	37,251,220	
Total Business Loans (NMBLB) 1	39,992,333	80,582,020	101.5	128,835,658	59.9	184,430,410	43.2	258,612,681	40.2
Unfunded Commitments <sup>1</sup>	3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED									
COMMITMENTS 1	36,612,120	73,385,799	100.4	124,926,442	70.2	177,863,081	42.4	248,937,470	40.0
%(Total Business Loans (NMBLB) Less Unfunded Commitments/									
Total Assets) 1	0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.55	36.5
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans	502	850	69.3	1,071	26.0	1,264	18.0	1,407	11.3
Number of Outstanding Purchased Business Loans or									
Participation Interests to Nonmembers	21	50	138.1	61	22.0	107	75.4	159	48.6
MISCELLANEOUS BUSINESS LOAN INFORMATION									
Construction and Development (NMBLB) 1	1,758,215	4,564,040	159.6	3,640,995	-20.2	3,302,648	-9.3	5,810,062	75.9
Number of Outstanding Construction and Development Loans	9	30	233.3	33	10.0	4	-87.9	12	200.0
Unsecured Business Loans <sup>1</sup>	784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	758,884	-20.8
Number of Outstanding Unsecured Business Loans	63	313	396.8	243	-22.4	233	-4.1	224	-3.9
Purchased or Participation Interest to Members (NMBLB) <sup>1</sup>	0	0	N/A	0	N/A	49,603	N/A	0	-100.0
Number of Outstanding Purchased Business Loans or									
Participation Interests to Members	0	0	N/A	0	N/A	1	N/A	0	-100.0
Agricultural Related (NMBLB) <sup>1</sup>	0	0	N/A	236,997	N/A	215,819	-8.9	120,508	-44.2
Number of Outstanding Agricultural Related Loans	0	0	N/A	5	N/A	6	20.0	5	-16.7
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD <sup>1</sup>	21,998,967	48,389,576	120.0	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5
* Purchased or Participation Interests to	, ,	, ,		, ,		, ,		, ,	
Nonmembers (NMBLB) <sup>1</sup>	865,574	3,318,902	283.4	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4
DELINQUENCY - MEMBER BUSINESS LOANS	-								
1 to < 2 Months Delinquent	203,677	1,088,831	434.6	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9
2 to < 6 Months Delinquent	7,838	137,207	1,650.5	514,614	275.1	2,237,798	334.8	4,737,541	111.7
6 to 12 Months Delinquent	0	0	N/A	249,075	N/A	1,064,542	327.4	528,457	-50.4
12 Months & Over Delinquent	0	0	N/A	0		117,563	N/A		
Total Del Loans - All Types (2 or more Mo)	7,838	137,207	1,650.5	763,689	456.6	3,419,903	347.8	5,414,733	58.3
MBL DELINQUENCY RATIOS	,	,	,	,		, ,		, ,	
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.58	1.67	189.2	2.25	35.0	3.67	62.6	3.30	-10.1
% MBL > 2 Months Delinquent (Reportable delinquency)	0.02	0.19	773.3	0.61	227.0	1.92	214.5		13.1
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	0	7,519	N/A	432,373	5,650.4	1,476,780	241.6	2,566,581	73.8
*Total MBL Recoveries	0	0	N/A	0		10,338			
MISCELLANEOUS MBL INFORMATION:						,		·	
Real Estate Loans also Reported as Business Loans	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9
* Business Loans and Participations Sold	1,199,974	3,236,300		2,025,113		6,393,321	215.7	3.236.775	
SBA Loans Outstanding	846,420	2,132,907				5,709,286		6,005,377	
Number of SBA Loans Outstanding	1	7				34			
RISK BASED NET WORTH (RBNW):		·				<u> </u>	12.0		1
Loans and Participation Interests Qualifying for RBNW									<b>†</b>
(CUS >\$10m)	54,202,872	80,590,271	48.7	129,839,038	61.1	190,616,040	46.8	266,321,038	39.7
Unfunded Commitments for Loans and Participation Interests	, - ,	,,		.,,		,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1
Qualifying for RBNW (CUS >\$10m)	4,551,251	8,347,439	83.4	5,575,622	-33.2	7,181,985	28.8	10,789,660	50.2
RE Loans also Reported as Qualifying MBLS for RBNW	24,954,339	33,954,488		102,818,747	202.8	157,893,826			
PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;	.,,	22,22 ., 100	1	,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	22.0	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1
* Amounts are year-to-date and the related % change ratios are annualized.									1
, ,									12. MBLs
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	Inves	stments, Cash, & Casl	h Equiva	lents					
Return to cover		For Charter :	N/A						
03/09/2011		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :							
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	32,059,604	38,983,786	21.6		-64.9	39,757,392	190.3	14,347,193	-63.9
Held to Maturity 1-3 yrs	64,104,371	36,494,672	-43.1	17,882,797	-51.0	34,572,481	93.3	26,535,967	-23.2
Held to Maturity 3-5 yrs	27,858,997	26,520,783	-4.8	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5
Held to Maturity 5-10 yrs	2,742,675	3,259,902	18.9	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	251,375	249,549	-0.7	2,025,802	711.8	2,451,799	21.0	4,290,914	75.0
TOTAL HELD TO MATURITY	127,017,022	105,508,692	-16.9		-47.1	219,355,164	293.1	135,751,321	-38.1
		, ,,,,							
Available for Sale < 1 yr	177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3
Available for Sale 1-3 yrs	180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3
Available for Sale 3-5 yrs	101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	604,555,262	
Available for Sale 5-10 yrs	24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	132,948,424	
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	1
Available for Sale > 10 yrs	4,520,240	14,312,333	216.6		-9.3	11,231,163	-13.5	20,606,763	83.5
TOTAL AVAILABLE FOR SALE	488,725,030	493,696,819	1.0	, ,		975,820,283	43.0	1,511,528,636	1
	,,,	,,				****,****,****		1,011,000	1
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0		N/A			0		0	
Trading 3-5 years	0	0	N/A	0		0	N/A	0	N/A
Trading 5-10 years	0	17,934,500	N/A		-19.7	16,134,503	12.0	17,273,001	7.1
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A		N/A	0	N/A	0	N/A
TOTAL TRADING	0	17,934,500	N/A			16,134,503	12.0	17,273,001	7.1
		, ,				, ,		, ,	
Other Investments < 1 yr	854,105,931	954,094,409	11.7	947,072,738	-0.7	1,228,954,217	29.8	1,044,512,782	-15.0
Other Investments 1-3 yrs	232,998,948	202,228,727	-13.2	289,160,700	43.0	393,987,884	36.3	389,017,344	-1.3
Other Investments 3-5 yrs	45,712,314	59,554,431	30.3	<del></del>	32.2	52,397,216	-33.5	50,582,580	
Other Investments 5-10 yrs	20,185,311	2,040,000	-89.9	<del></del>	16.9	23,301,198	877.2	24,888,603	
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	25,800	65,502	153.9		197.7	542,646	178.3	907,175	67.2
TOTAL Other Investments	1,153,028,304	1,217,983,069	5.6	·	8.2	1,699,183,161	29.0	1,509,908,484	
	.,,,	.,,,,,,,,,,		.,,	0.1	1,000,100,101		1,000,000,000	
MATURITIES :									
Total Investments < 1 yr	1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,383,888,280	29.0	1,289,558,996	-6.8
Total Investments 1-3 yrs	477,918,080	361,628,497	-24.3		35.4	733,760,653	49.9	938,272,477	
Total Investments 3-5 yrs	175,360,295	294,830,929	68.1	405,355,310		658,190,218	62.4	737,168,538	
Total Investments 5-10 yrs	47,360,828	61,365,939	29.6			120,428,352	37.7	183,656,579	
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A	5	N/A	52.0
Total Investments > 10 yrs	4,797,415	14,627,384	204.9		4.0	14,225,608	-6.5	25,804,852	81.4
Total	1,768,770,356	1,835,123,080	3.8			2,910,493,111	40.6	3,174,461,442	
# Means the number is too large to display in the cell	.,. 30,110,000	.,550,120,500	0.0	2,57 5,2 1 1,015	12.5	2,510,100,111	10.0	S, 1, 101, TTZ	0.1
mound the number to too range to diopidy in the cell									<del>                                     </del>
								42	l B. InvCash

Count of CUI   Peer Groups   No.			Other Investment Info	ormation						Т
Count of CUI Name: MA.	Return to cover									
Column   March   Column   Co										
Page Forcing: NA										
December   Count of Cult in Peer Groups   NA					Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Feder	ally Insured State Cre	dit
No.   Dec.   D	ros. c.cap.	Count			lanen reer ereapi.	Otal	<del></del>			T
MOSTRATE SUMMAY:										
MOSTRATE SUMMAY:		Dec-2006	Dec-2007	% Cha	Dec-2008	% Cha	Dec-2009	% Cha	Dec-2010	% Cha
U.S. COVERMENT GELICATIONS	INVESTMENT SUMMARY:			,, c c g		,, ,,,		,, , , <u> </u>		7,7,7,1,3
NOLA Guaranneed Notes (included in US Gov1 Disigations) AperoxIDSE Deed Instruments (not besides by mortgages) NA NA NA 402-06/768 AperoxIDSE Deed Instruments (not besides by mortgages) NA NA NA 402-06/768 AperoxIDSE Deed Instruments (not besides by mortgages) NA NA NA 402-06/768 AperoxIDSE Deed Instruments (not besides by mortgage) NA NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides by mortgage) NA NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides by mortgage) NA NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides by mortgage) NA NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides by mortgage) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides by mortgage) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides by mortgage) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA NA 104-06/7686 AperoxIDSE Deed Instruments (not besides instruments) NA 104-06/7686 AperoxIDSE Deed Instruments (not besides		12 508 567	6 219 175	-50.3	9 908 860	59.3	36 312 842	266.5	106.187.969	192 4
Agency/SSE Morting-particular forth burkers for backed by mortgages   NA   NA   42.08.000   66.76.27.26   54.44   54.84.20.000   20.70		.2,000,00.	0,210,110	00.0	0,000,000	00.0	00,012,012	200.0	,,	102
Agency/SSE Morting-particular forth burkers for backed by mortgages   NA   NA   42.08.000   66.76.27.26   54.44   54.84.20.000   20.70	NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		N/A		12.591.274	
Agency/SER Mortgage-Backed Securities	, ,							54.4		1
TOTAL FEDERAL AGENCY SECURITIES    \$684,684,155   \$646,518,665   \$6.5   \$682,514   \$7.8   \$1.280,849,802   \$2.4   \$1.480,518,935   \$3.7   \$1.280,849,802   \$5.6   \$1.280,849,8									, ,	
Privately Issued Mortgage-Related Securities   NA   NA   12,917,274   10,014,077   22,5   7,664,711   23,3				-6.5		27.8				
Provide   Securities (PCUs only)		00 1,00 1,100	0.10,0.10,000	0.0	000,020,011	27.0	1,000,010,002	00	1,100,010,000	
Provide   Securities (PCUs only)	Privately Issued Mortgage-Related Securities	N/A	N/A		12.917.274		10.014.077	-22.5	7.684.711	-23.3
Privately Issued Mortgage-Beaked Securities (FISUS Only)					, ,			22.0		
TOTAL OTHER MORTSAGE-BACKED SECURITIES   N/A	. , , , , , , , , , , , , , , , , , , ,							247.4		
Multial Flurids NA NA NA NA NA DE 25,228,688 20,811,251 5.5 Common Trusts NA NA NA NA NA DE 25,228,688 20,811,251 5.5 Common Trusts NA NA NA NA NA DE 25,228,688 20,811,251 5.5 NA NA NA NA NA DE 25,228,689 21,228,2699 21,22										
Common Trusts   NA	TOTAL OTHER MORTOAGE BACKED GEOGRAPIES	14/7	11/74		13,770,303		12,555,242	3.0	0,201,700	25.2
Common Trusts   NA	Mutual Funds	NI/A	NI/A		NI/A		25 328 658		26 811 251	5.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS   23,822,668   31,061,951   30,4			·						, ,	
MORTGAGE RELATED SECURITIES:			·	30.4		_Ω າ		0.1	, ,	
Collisterilated Mortgage Belded Securities   39.54,618   52.21,348   71.9   99.380,056   72.1   119,281,548   32.0   253,183,006   112.2   Cormercial Mortgage Belded Securities   8.472,600   11,894,006   38.0   14,567,361   24.6   23,807,700   63.4   33,983,221   42.7   Cornel Residence Securities (Program		23,622,098	31,001,931	30.4	20,491,120	-0.3	31,092,191	9.1	21,091,090	-10.3
Commercial Mortgage Related Securities   8.472,000   11,894,006   38.0   14,567,361   24.6   23,807,700   63.4   33,983,221   42.7		30 545 619	52 521 346	71 0	00 306 056	72 1	110 281 5/18	32.0	253 181 308	1123
OTHER INVESTMENT INFORMATION:	0 0 0							_		1
Non-Morgage Related Securities With Embedded Options of Complex Coupon Formulas		0,472,000	11,094,000	36.0	14,367,361	24.0	23,007,700	03.4	33,963,221	42.1
O										
Non-Mortgage Related Securities With Muturities > 3 Yrs   Without Embedded Options or Complex Coupon Formulas   0				NI/A	0	NI/A	0	NI/A	0	NI/A
Without Embedded Options or Complex Coupon Formulas   0   0   NA			0	IV/A	0	IN/A	0	IN/A	0	IN/A
Securities per 703.12(b)		(		N/A	0	NI/A	0	NI/A	0	NI/A
Deposits/Shares per 703.10(a)	·								-	
Market Value of Investments Purchased Under   NA										
Investment Pilot Program (703.19)			0	IN/A	0	IN/A	U	IN/A	0	IN/A
Fair Value of Total Investments   1,769,674/743				NI/A	0	NI/A	0	NI/A	0	NI/A
Investment Repurchase Agreements   128,598   494,472   284.5   550,998   11.4   136,265   .75.3   136,621   0.3			, and the second							
Borrowing Repurchase Agreements Placed in Investments   0								-		<del>-</del>
To Positive Arbitrage   0   0   N/A   0   N/		120,590	494,472	204.5	550,996	11.4	130,203	-/5.3	130,021	0.3
Cash on Deposit in Corporate Credit Unions		(		N/A	0	NI/A	0	NI/A	0	N/A
Cash on Deposit in Other Financial Institutions 64,812,011 49,193,129 -24.1 132,022,988 168.4 204,170,412 54.6 243,139,785 19.1 CUSO INFORMATION 13,366,663 14,636,865 9.5 15,138,267 3.4 17,452,633 15.3 17,451,593 0.0 CUSO loans 1,588,632 887,939 -43.4 231,728 -73.9 36,669 32.3 6,877,001 2,142,6 Aggregate cash outlays in CUSO 6.253,178 4,721,346 -24.5 3,847,806 -18.5 7,141,660 85.6 7,732,819 8.3 MHOLLY OWNED CUSO INFORMATION 1000 MINA NA N			-		Ū					
Value of Investments in CUSO					, ,				, ,	
Value of Investments in CUSO 13,366,663 14,636,865 9.5 15,138,267 3.4 17,452,633 15.3 17,451,593 0.0 CUSO loans 1,568,632 887,939 43.4 231,728 -73.9 306,659 32.3 6,677,001 2,142.6 3,847,806 18.5 7,141,660 85.6 7,738,819 8.3 WHOLLY OWNED CUSO INFORMATION	'	04,012,011	43,133,123	-24.1	132,022,900	100.4	204,170,412	34.0	243,139,703	13.1
CUSO loans		12 266 663	14 626 965	0.5	15 120 267	2.4	17 452 622	15.2	17 451 502	1 00
Aggregate cash outlays in CUSO 6,253,178 4,721,346 -24.5 3,847,806 -18.5 7,141,660 85.6 7,732,819 8.3  WHOLLY OWNED CUSO INFORMATION 13,202,095 14,860,564 12.6  Total Assets of Wholly Owned CUSOs N/A N/A N/A N/A N/A N/A 9,904,543 9,852,313 -0.5  Net Income/Loss of Wholly Owned CUSOs N/A										
WHOLLY OWNED CUSO INFORMATION   N/A SASSETS OF Wholly Owned CUSOs   N/A	0000	,,	,				,			_
Total Assets of Wholly Owned CUSOs	,	0,233,176	4,721,340	-24.5	3,047,000	-10.5	7,141,000	00.0	7,732,019	0.3
Total Capital of Wholly Owned CUSOs		ķ1/A	K1/A		NJ/A		12 202 005		14 960 504	100
Net Income/Loss of Wholly Owned CUSOs	·								, ,	
Total Delinquency of Wholly Owned CUSOS	' '				·					
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	,									
Outstanding Balance of Brokered CDs and Share Certificates Purchased 41,099,466 38,475,291 -6.4 93,279,835 142.4 145,927,182 56.4 191,218,162 31.0 CREDIT UNION INVESTMENT PROGRAMS  Mortgage Processing Mortgage Seller 8 8 0.0 9 12.5 8 -11.1 9 12.5 Borrowing Repurchase Agreements Brokered Deposits (all deposits acquired through 3rd party) 10 10 10 10 10 10 10 10 10 10 10 10 10	Total Delinquency of Wholly Owned COSOS	IN/P	. IN/A		N/A		U		U	IN/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased 41,099,466 38,475,291 -6.4 93,279,835 142.4 145,927,182 56.4 191,218,162 31.0 CREDIT UNION INVESTMENT PROGRAMS  Mortgage Processing Mortgage Seller 8 8 0.0 9 12.5 8 -11.1 9 12.5 Borrowing Repurchase Agreements Brokered Deposits (all deposits acquired through 3rd party) 10 10 10 10 10 10 10 10 10 10 10 10 10	Inv. not Authorized by the ECLL Act or NICLIA B&B (SCLL only)			NI/A	0	NI/A	^	NI/A		NI/A
Certificates Purchased   41,099,466   38,475,291   -6.4   93,279,835   142.4   145,927,182   56.4   191,218,162   31.0	, ,,,		0	IN/A	U	IN/A	U	N/A	U	IN/A
CREDIT UNION INVESTMENT PROGRAMS   19   18   -5.3   21   16.7   16   -23.8   16   0.0		41 000 466	29 475 201	6.4	02 270 925	1/2/	145 007 100	56.4	101 210 162	21 0
Mortgage Processing 19 18 -5.3 21 16.7 16 -23.8 16 0.0 Approved Mortgage Seller 8 8 0.0 9 12.5 8 -11.1 9 12.5 Borrowing Repurchase Agreements 4 3 -25.0 3 0.0 2 -33.3 2 0.0 Brokered Deposits (all deposits acquired through 3rd party) 2 2 2 0.0 2 0.0 1 -50.0 1 0.0 Investment Pilot Program 1 1 1 0.0 1 0.0 1 0.0 0 -100.0 0 N/A Deposits and Shares Meeting 703.10(a) 1 0.0 N/A 0 N/A 0 N/A 1 N/A 2 100.0 Brokered Certificates of Deposit (investments) 6 9 50.0 20 122.2 18 -10.0 21 16.7 # Means the number is too large to display in the cell		41,099,400	30,475,291	-0.4	93,279,033	142.4	145,921,162	30.4	191,210,102	31.0
Approved Mortgage Seller 8 8 8 0.0 9 12.5 8 -11.1 9 12.5  Borrowing Repurchase Agreements 4 3 -25.0 3 0.0 2 -33.3 2 0.0  Brokered Deposits (all deposits acquired through 3rd party) 2 2 2 0.0 2 0.0 1 -50.0 1 0.0  Investment Pilot Program 1 1 1 0.0 1 0.0 0 -100.0 0 N/A  Investments Not Authorized by FCU Act (SCU only) 0 N/A 1 N/A 2 100.0  Brokered Deposits (all deposits acquired through 3rd party) 1 0 0 0 N/A 0 N/A 0 N/A 0 N/A 1 N/A 1 N/A 2 100.0  Brokered Certificates of Deposit (investments) 6 9 50.0 20 122.2 18 -10.0 21 16.7  # Means the number is too large to display in the cell		40	40		04	40.7	40	00.0	40	
Borrowing Repurchase Agreements										
Brokered Deposits (all deposits acquired through 3rd party)   2   2   0.0   2   0.0   1   -50.0   1   0.0										
Investment Pilot Program										
Investments Not Authorized by FCU Act (SCU only)										
Deposits and Shares Meeting 703.10(a)  1 0 -100.0 0 N/A 1 N/A 2 100.0  Brokered Certificates of Deposit (investments)  # Means the number is too large to display in the cell	o o									
Brokered Certificates of Deposit (investments)         6         9         50.0         20         122.2         18         -10.0         21         16.7           # Means the number is too large to display in the cell	, , , , , , , , , , , , , , , , , , , ,	(							-	
# Means the number is too large to display in the cell Support the cell Support to large to display in the cell Support to large	, , ,	1								
	, , ,	6	9	50.0	20	122.2	18	-10.0	21	16.7
14.Otherinvinfo	# Means the number is too large to display in the cell									
14.OtherInvinfo										
									14.Oth	erlnvlnfo

Return to cover 03/09/2011  CU Name: N/A  Peer Group: N/A  SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors Accounts Held by Nonnember Government Depositors Employee Benefit Member Shares Employee Benefit Nonmember Shares  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of Share Certificates >= \$100,000	Count of  Dec-2006  2,308,768  0 7,766,879  0 0 194,918	For Charter :     Count of CU :     Asset Range :     Criteria :     f CU in Peer Group :     Dec-2007  21,736,747     257,464     8,850,751	126 N/A Region: N/A % Chg	Nation * Peer Group: Dec-2008		e = 'MO' * Type Includ Dec-2009		-	redit
CU Name: N/A Peer Group: N/A  SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors Accounts Held by Monmember Government Depositors Employee Benefit Member Shares Employee Benefit Monmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	2,308,768 0 7,766,879 0 0	Asset Range : Criteria : f CU in Peer Group :  Dec-2007  21,736,747 257,464 8,850,751	N/A Region: N/A % Chg 841.5 N/A	Dec-2008				-	redit
Peer Group: N/A  SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	2,308,768 0 7,766,879 0 0	Criteria : f CU in Peer Group : Dec-2007 21,736,747 257,464 8,850,751	Region: N/A % Chg 841.5 N/A	Dec-2008				-	redit
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	2,308,768 0 7,766,879 0 0	Dec-2007 21,736,747 257,464 8,850,751	<b>N/A % Chg</b> 841.5  N/A	Dec-2008				-	reuit
(included in total Shares):  Accounts Held by Member Government Depositors  Accounts Held by Nonmember Government Depositors  Employee Benefit Member Shares  Employee Benefit Nonmember Shares  529 Plan Member Deposits  Non-dollar Denominated Deposits  Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	2,308,768 0 7,766,879 0 0	Dec-2007 21,736,747 257,464 8,850,751	% Chg 841.5 N/A		% Chg	Dec-2009	% Cha	D 0010	<del>                                     </del>
(included in total Shares):  Accounts Held by Member Government Depositors  Accounts Held by Nonmember Government Depositors  Employee Benefit Member Shares  Employee Benefit Nonmember Shares  529 Plan Member Deposits  Non-dollar Denominated Deposits  Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	2,308,768 0 7,766,879 0 0	21,736,747 257,464 8,850,751	841.5 N/A		% Chg	Dec-2009	% Cha	B 0015	
(included in total Shares):  Accounts Held by Member Government Depositors  Accounts Held by Nonmember Government Depositors  Employee Benefit Member Shares  Employee Benefit Nonmember Shares  529 Plan Member Deposits  Non-dollar Denominated Deposits  Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	2,308,768 0 7,766,879 0 0	21,736,747 257,464 8,850,751	841.5 N/A		70 Olig	DC0 2000		Dec-2010	% Chg
(included in total Shares):  Accounts Held by Member Government Depositors  Accounts Held by Nonmember Government Depositors  Employee Benefit Member Shares  Employee Benefit Nonmember Shares  529 Plan Member Deposits  Non-dollar Denominated Deposits  Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	0 7,766,879 0 0	257,464 8,850,751	N/A				- 3	Dec-2010	70 CIIŞ
Accounts Held by Member Government Depositors Accounts Held by Nonmember Government Depositors Employee Benefit Member Shares Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	0 7,766,879 0 0	257,464 8,850,751	N/A						
Employee Benefit Member Shares  Employee Benefit Nonmember Shares  529 Plan Member Deposits  Non-dollar Denominated Deposits  Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	0 0	8,850,751		15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3
Employee Benefit Nonmember Shares 529 Plan Member Deposits Non-dollar Denominated Deposits Health Savings Accounts Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	0 0	-,,		213,814	-17.0	521,258	143.8	647,541	24.3
529 Plan Member Deposits  Non-dollar Denominated Deposits  Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	0	0	14.0	12,218,141	38.0	12,585,566		13,809,274	9.1
Non-dollar Denominated Deposits  Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000	0		N/A	53	N/A	0	-100.0	0	N/A
Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000  Dollar Amount of IRA/Keogh >= \$100,000		289,781	N/A	334,542	15.4	0	-100.0	0	N/A
Dollar Amount of Share Certificates >= \$100,000 Dollar Amount of IRA/Keogh >= \$100,000	104 040	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of IRA/Keogh >= \$100,000	194,918	431,846	121.6	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8
	332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2
Dollar Amount of Chara Drofts Curette Desciles Chara	142,710,505	171,262,339	20.0	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2
Dollar Amount of Share Drafts Swept to Regular Shares or									
Money Market Accounts	0	0	N/A	0	N/A	135,714	N/A	0	-100.0
Dollar Amount of Noninterest Bearing Transactional						****		45.000 :00	
Accounts with balances > \$250,000	N/A	N/A	-	N/A		N/A		15,093,102	₩
SAVING MATURITIES	5.004.744.000	E 000 040 CT:		0.407.000.000	0.0	7044040	40-	7 000 000 010	<del></del>
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696		7,368,260,310	
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4	646,751,008	
> 3 years	319,203,622	285,749,545		280,200,822	-1.9	285,762,261	2.0	355,946,726	
Total Shares & Deposits INSURANCE COVERAGE IN ADDITION TO NCUSIF	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,370,958,044	5.4
	40	0	40.0	40	44.4	40	0.0	40	-
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	10	11.1	10	0.0	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4
OFF-BALANCE SHEET UNUSED COMMITMENTS:	79,700,342	50,010,154	-20.3	29,302,795	-50.2	33,031,417	15.5	41,739,204	23.4
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7
Construction & Land Development (MBL)	1,451,991 N/A	3,400,070 N/A	134.0	3, 190,210 N/A	-0.2	910,037	-/1.3	991,939	_
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	6,262,486	+
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8
Credit Card Line	884,366,792	824,335,112		817,905,365	-0.8	788,043,198		779,667,644	
Outstanding Letters of Credit	125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8	8,693,179	
Unsecured Share Draft Lines of Credit	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	130,352,437	
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	196,658,539	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A	7.5	N/A	14.4	2,941,689		635,443	_
Federally Insured Home Equity Conversion Mortgages	14/1	14/71		1477		2,541,000		000,440	70.
(HECM)	N/A	N/A		N/A		0		0	N/A
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	
Other Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	39,737,926	
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53	6.5	106.43		114.61	_
· · · · · · · · · · · · · · · · · · ·									
Loans Transferred with Recourse <sup>1</sup>	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	170,181	-82.8
Other Contingent Liabilties	0	0		45,236	N/A	571,338		597,917	4.
CREDIT AND BORROWING ARRANGEMENTS:				·					
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	21	16.7
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,277,098,196	1,330,678,192	4.2	1,471,747,899	10.6	1,623,048,984	10.3	1,552,786,660	-4.3
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	18,092,000	-60.2
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		502,943,302		326,122,380	
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS									₩
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		3,039,178	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		12,000,000	-91.5
MISCELLANEOUS BORROWING INFORMATION:									<del>   </del>
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		623,965,585	-6.4
Amount of Borrowings Subject to Early Repayment at		40==00.000		400 000 000	ايا				_
Lenders Option	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8
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1 Included MBL construction and land development prior to 03/31/09.								15.SuppShareC	

	Miscella	neous Information, Pr	ograms	Services					$\overline{}$
Return to cover	Miscella	For Charter :		Oct vices					
03/09/2011		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * State	e = 'MO' * Type Includ	ed: Feder	ally Insured State Cre	edit
	Count	of CU in Peer Group :	N/A						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
MEMBERSHIP:									
Num Current Members	1,183,720	1,180,491	-0.3	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3
Num Potential Members	22,510,521	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7
% Current Members to Potential Members	5.26	4.68	-11.0	4.45	-4.9	4.80	7.9	4.44	-7.5
* % Membership Growth	-1.25	-0.27	78.2	2.21	910.4	2.33	5.5	-0.33	-114.1
Total Num Savings Accts	2,141,984	2,122,237	-0.9	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0
EMPLOYEES:									
Num Full-Time Employees	2,907	2,914	0.2	2,956	1.4	3,017	2.1	3,071	1.8
Num Part-Time Employees	411	444	8.0	463	4.3	411	-11.2	422	2.7
BRANCHES:									
Num of CU Branches	328	323	-1.5	338	4.6	323	-4.4	322	-0.3
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	26		27	3.8
Plan to add new branches or expand existing facilities	N/A	N/A	1	12		0		1	N/A
MISCELLANEOUS LOAN INFORMATION:	1971	1471					1 2		1,574
**Total Amount of Loans Granted YTD	2,255,182,541	2,226,373,517	-1.3	2,340,798,233	5.1	2,879,991,555	23.0	2,759,960,212	-4.2
MEMBER SERVICE AND PRODUCT OFFERINGS	_,,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_,,,		_,: 10,1 00,200	J.1	_,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		_,. 50,000,212	
(Credit Programs):									1
Business Loans	22	25	13.6	26	4.0	22	-15.4	22	0.0
Credit Builder	N/A	N/A	1.5.0	N/A		15		15	
Debt Cancellation/Suspension	1	0	-100.0	3	N/A	5		6	
Direct Financing Leases	0			0	N/A	1	N/A	1	
Indirect Business Loans	N/A	N/A	14//	N/A	14// (	6		6	
Indirect Consumer Loans	33	41	24.2	41	0.0			31	6.9
Indirect Mortgage Loans	N/A	N/A	24.2	N/A	0.0	7	-23.5	9	
Interest Only or Payment Option 1st Mortgage Loans	7	7	0.0	6	-14.3		-16.7	5	
Micro Business Loans	N/A	N/A	0.0	N/A	-14.5	11	-10.7	11	0.0
Micro Consumer Loans	N/A	N/A		N/A		11		11	0.0
Overdraft Lines of Credit	62	66	6.5	70	6.1	58	-17.1	64	10.3
Overdraft Protection	65	73		54	-26.0	52	-3.7	57	9.6
Participation Loans	34	33		38	15.2	27	-28.9	30	
Pay Day Loans	N/A	N/A	-2.9	N/A	15.2	10		12	
Real Estate Loans	63	91	44.4	89	-2.2	70	-21.3	76	
Refund Anticipation Loans	N/A	N/A	44.4	N/A	-2.2	2	-21.3	2	
Risk Based Loans	64		2.1	64	3.2		0.0	70	
Share Secured Credit Cards	N/A	62 N/A	-3.1	N/A	3.2	64	0.0	24	4.3
Short-Term, Small Amount Loans (STS)	N/A N/A	N/A N/A		N/A N/A				0	
MEMBER SERVICE AND PRODUCT OFFERINGS	N/A	IN/A		N/A		N/A		0	<del></del>
									İ
(Other Programs): ATM/Debit Card Program	86	92	7.0	92	0.0	81	-12.0	89	9.9
Business Share Accounts	N/A	N/A	7.0	N/A	0.0		-12.0		
Check Cashing	N/A N/A	N/A N/A		N/A N/A		35 60		38 64	
First Time Homebuyer Program	N/A N/A	N/A N/A		N/A N/A		9		9	
Health Savings Accounts		·							
Individual Development Accounts	N/A	N/A		N/A N/A		8 2		10	
In-School Branches	N/A	N/A				2		2 2	
Insurance/Investment Sales	N/A	N/A 10	0.1	N/A	70.0		C4 7		
Insurance/Investment Sales International Remittances	11		-9.1	17	70.0	28	64.7	30	
	N/A	N/A		N/A		11		11	0.0
Low Cost Wire Transfers	N/A	N/A		N/A		62		70	12.9
MERGERS/ACQUISITIONS:									<del></del>
Completed Merger/Acquisition Qualifying for	A1/A	A1/A		\$1/A				^	50.0
Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		4		2	-50.0
Adjusted Retained Earnings Obtained through	N/A	N/A		N/A		2,874,594		2 744 022	1 4 0
Business Combinations Fixed Assets - Capital & Operating Leases	N/A	N/A		N/A		2,874,594		2,741,933	-4.6
Aggregate of Future Capital and Operating Lease Pmts									<del></del>
on Fixed Assets (not discounted to PV)	N/A	N/A		18,057,907		21,481,513	19.0	22,556,222	5.0
,		I N/A	J	10,150,907		21,401,313	19.0	22,000,222	5.0
* Annualization factor: March = 4; June = 2; September =4/3; Decemb									<del></del>
** Amount is year-to-date and the related % change ratio is annualize	d.								
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								16.MiscInfoAnd	Services

	In	formation Systems &	Toohnolo	an'					
Return to cover		For Charter :		ygy 					
03/09/2011		Count of CU :							
CU Name: N/A		Asset Range :							<b>-</b>
Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Include	ed: Fede	rally Insured State Cre	dit
147	Count	of CU in Peer Group :	N/A						
	Journe	To do in rock droup.	1474						
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Cha	Dec-2009	% Chg	Dec-2010	% Chg
	Dec-2000	DCC-2007	70 Ong	DCC-2000	70 Ong	DCC-2003	70 Ong	DCC-2010	70 Ong
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	91			89			-16.9		-1.4
Vendor On-Line Service Bureau	48			45			0.0		0.0
CU Developed In-House System	40						N/A		0.0
Other	3					5			0.0
Other	-	3	0.0	1	-00.7	3	400.0	3	0.0
Electronic Financial Services									
Home Banking Via Internet Website	82	84	2.4	88	4.8	86	-2.3	87	1.2
Audio Response/Phone Based	79						-2.3 -2.7		-1.4
Automatic Teller Machine (ATM)	84		-3.6	84	3.7		-2.7 -2.4		0.0
Kiosk	2		-50.0				500.0		0.0
Mobile Banking			-50.0		0.0		500.0		
Other	N/A		0.0	N/A	100.0	7	400.0	12	71.4 0.0
	1	1	0.0	2	100.0	4	100.0	4	0.0
Services Offered Electronically		0.5	0.0	00	0.0	00	40.0	0.4	
Member Application	35						-13.2		3.0
New Loan	53						-12.0		2.3
Account Balance Inquiry	91		0.0			89	-5.3		0.0
Share Draft Orders	68		1.5			61	-10.3		3.3
New Share Account	19					21	5.0		0.0
Loan Payments	84			87	-	82	-5.7		2.4
Account Aggregation	4					11	37.5		9.1
Internet Access Services	10		40.0	16		24	50.0		-4.2
e-Statements	N/A			65		71	9.2		2.8
External Account Transfers	N/A			N/A		14		15	7.1
View Account History	82			90		91	1.1	91	0.0
Merchandise Purchase	10		-10.0		-11.1	5	-37.5		
Merchant Processing Services	N/A			N/A		4		4	0.0
Remote Deposit Capture	N/A	N/A		N/A		2		5	150.0
Share Account Transfers	91						-5.5		0.0
Bill Payment	52						-1.6		4.9
Download Account History	62				-		8.8		2.7
Electronic Cash	5					5	0.0		0.0
Electronic Signature Authentification/Certification	1	1	0.0	3	200.0	2	-33.3	2	0.0
Type of World Wide Website Address									
Informational	13					13	18.2		-7.7
Interactive	6		16.7	4			100.0		0.0
Transactional	76						-4.8		1.3
Number of Members That Use Transactional Website	299,845	· ·	4.7	348,364		,	2.3	,	12.4
No Website, But Planning to Add in the Future	8	6	-25.0	3	-50.0	1	-66.7	1	0.0
Type of Website Planned for Future	1				1				<del></del>
Informational	6			2		0			
Interactive	1	1				0	N/A		N/A
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0
Miscellaneous									
Internet Access	125	121	-3.2	122	0.8	119	-2.5	119	0.0
									17.IS&T

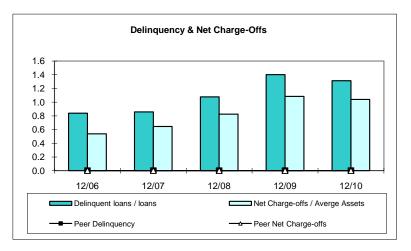
Return to cover

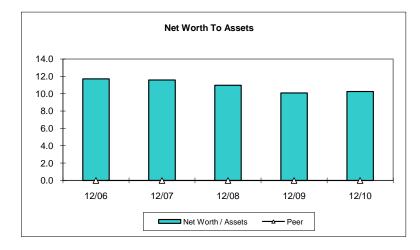
03/09/2011

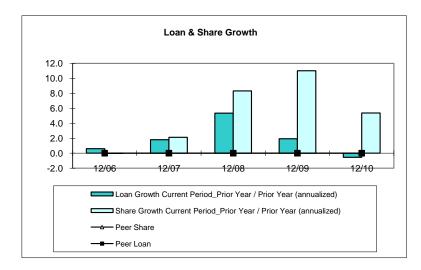
CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 126 Asset Range : N/A

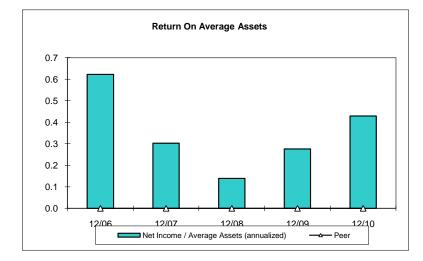
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Return to cover

03/09/2011 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 126 Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured

Count of CU in Peer Group: N/A

